

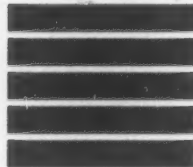
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STATE OF OREGON
DEPARTMENT OF INSURANCE AND FINANCE
DIVISION OF FINANCE AND CORPORATE SECURITIES

ANNUAL REPORT OF THE FINANCE SECTION

1989



CECIL R. MONROE
ADMINISTRATOR

LETTER OF TRANSMITTAL

To the HONORABLE THEODORE KULONGOSKI, DIRECTOR
DEPARTMENT OF INSURANCE AND FINANCE

DEAR DIRECTOR KULONGOSKI:

I have the honor of submitting to you the Annual Report of the Finance Section of the Division of Finance and Corporate Securities, covering the year ending December 31, 1989. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which are under the supervision of the Finance Section.

Sincerely,

A handwritten signature in dark ink, appearing to read "Cecil R. Monroe". The signature is fluid and cursive, with the first name "Cecil" and last name "Monroe" clearly distinguishable.

Cecil R. Monroe, Administrator
Finance Section
Division of Finance and Corporate Securities

STATE OF OREGON
DEPARTMENT OF INSURANCE AND FINANCE
DIVISION OF FINANCE AND CORPORATE SECURITIES
FINANCE SECTION

Salem, Oregon 97310 (503) 378-4140

ADMINISTRATOR

CECIL R. MONROE

TECHNICAL STAFF

VERNE McKEE	Supervising Examiner
SHARLYN W. RAYMENT	Supervising Examiner
CLAIREAN GAIL SMITH	Management Assistant
MELVIN W. KNOYLE	Examiner/Analyst
EDITH W. MILBANK	Word Processing Specialist
LORNA J. KOENIG	Secretary/Receptionist
PAULA J. GILMER	Secretary

BANK REVIEW EXAMINERS

DURRAN W. AULD

LESLIE L. THALER

BANK EXAMINERS

RICHARD H. FORSYTHE
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES

JOHN W. KENNEDY
AN H. NGUYEN
GORDON NIELSEN
TED A. RIES

EDWARD S. SIMKINS
LARRY D. SISSON
RICHARD E. TAYLOR
ROGER J. THOMPSON
BETTY J. TRUEBLOOD-WALDO

CREDIT UNION EXAMINERS

LORETTA M. ASA

SUSAN E. ELLIOTT

CONSUMER FINANCE EXAMINERS

MAX A. LUCAS

W. DEANE ROBERTSON

SAVINGS AND LOAN EXAMINER

KEITH A. BOYER

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1989 ANNUAL REPORT

BEGINNING BALANCE:

Jan. 1, 1989

Prior year adjustment

\$209,218

+ 93,246

302,464

REVENUES:

Examination Fees	\$ 80,236
License Fees	83,545
Filing Fees	32,725
Annual Assessments	1,439,608
Other Revenues	<u>101,927</u>

Total Revenues

1,738,041

AVAILABLE FUNDS

2,040,505

EXPENSES:

Personnel Costs	1,124,806
Travel, Meals & Lodging	102,664
Central Support Services	156,313
Office Supplies	10,685
Telephone	9,754
Printing of Publications	6,146
Building Rent	31,164
Other Expenses	70,585
Capital Outlay	39,184

Total Expenses

1,551,301

ENDING BALANCE:

December 31, 1989

\$ 489,204

EDUCATION FUND:

BEGINNING BALANCE:

January 1, 1989

Assessment

\$ 35,205

0

CSBS — Transfer Out

— 35,000

ENDING BALANCE:

December 31, 1989

\$ 205

BANKS

STATE BANKING BOARD

BERNARD V. FOSTER	Portland	Appointed December 29, 1989 Expires October 10, 1993
WILLIAM V. HUMPHREYS	Redmond	Appointed December 29, 1989 Expires October 10, 1993
JOSEPH H. JOHNSON	Portland	Reappointed October 11, 1989 Expires October 10, 1993
THADDEUS "TED" WINNOWSKI ...	Portland	Appointed December 29, 1989 Expires October 10, 1993
EMERY N. ZIDELL	Portland	Appointed December 29, 1989 Expires October 10, 1993

1989
ALPHABETICAL LIST OF BANKS

Name of Bank	City	Page
American Pacific Bank	Aumsville	10
American State Bank	Portland	16
Bank of Astoria	Astoria	10
Bank of Commerce	Milton-Freewater	16
Bank of Eastern Oregon	Arlington	10
Bank of Myrtle Point	Myrtle Point	16
Bank of the Cascades	Bend	10
Bank of Wallowa County	Joseph	15
Bank of Willamette Valley	Dallas	13
Benton County Bank	Corvallis	13
Centennial Bank	Eugene	13
Citizens Bank	Corvallis	13
Clackamas County Bank	Sandy	25
Colonial Banking Company	Grants Pass	14
Columbia River Banking Company	The Dalles	25
Crater Bank	Central Point	11
Douglas National Bank	Roseburg	46
Family Bank of Commerce	Grants Pass	15
Farmers and Merchants Bank	Forest Grove	14
First Consumers National Bank	Portland	51
First Interstate Bank of Oregon, N.A.	Portland	51
First National Bank of Oregon	Canby	44
Great Western Bank	Dallas	13
Home Valley Bank	Cave Junction	11
Inland Empire Bank	Hermiston	15
Juniper Banking Company	Madras	15
Key Bank of Oregon	Portland	17
National Security Bank	Newport	49
Oregon Pacific Banking Co.	Florence	14
Pacific Continental Bank	Eugene	14
Pacific State Bank	Reedsport	23
Pioneer Trust Bank, N.A.	Salem	50
Security Bank	Coos Bay	11
Security Pacific Bank Oregon	Portland	20
Siuslaw Valley Bank	Florence	14
South Umpqua State Bank	Roseburg	24
South Valley State Bank	Klamath Falls	15
The Bank of California, N.A.	Portland	52
The Bank of Newport	Newport	16
The Bank of Nova Scotia	Portland	16
The Bank of Tokyo, Ltd.	Portland	17
The Commercial Bank	Salem	24
The Cottage Grove Bank	Cottage Grove	13
The Hongkong and Shanghai Banking Corporation Limited	Portland	17
The Prineville Bank	Prineville	23
The Royal Bank of Canada	Portland	20
Tri-County Banking Co.	Junction City	15
United Savings Bank	Salem	25
United States National Bank of Oregon	Portland	52
Valley Community Bank	McMinnville	16
Valley National Bank of Oregon	Forest Grove	55
Valley of the Rogue Bank	Rogue River	23
West One Bank, Oregon	Portland	22
Western Bank	Coos Bay	11
Woodburn State Bank	Woodburn	25
Yaquina Bay Bank	Newport	16

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS IN THE STATE OF OREGON EACH YEAR SINCE 1909

Year	NUMBER				Total all Banking	RESOURCES	
	State Banks	Branches	National Banks	Branches		State	National
1909	136		72			\$ 61,884,712	\$ 65,804,246
1910	155		77			66,504,581	81,013,946
1911	169		81			71,167,838	82,257,061
1912	171		83			73,284,800	86,591,699
1913	170		86			74,086,277	95,376,560
1914	175		87			61,963,668	95,927,030
1915	174		87			62,264,130	102,216,996
1916	177		84			78,168,336	126,197,005
1917	178		83			92,427,718	149,047,750
1918	176		86			108,791,199	173,295,057
1919	183		89			145,647,301	216,248,065
1920	191		93			146,142,027	206,390,918
1921	184		96			119,186,108	169,248,750
1922	182		99			124,063,353	184,480,500
1923	179		99			130,603,570	196,758,705
1924	181		99			129,216,472	202,094,859
1925	176		99			105,544,633	239,680,082
1926	168		98			107,271,067	235,146,882
1927	152		96			109,690,955	239,368,855
1928	149		94			109,481,333	244,672,230
1929	140		95			89,888,797	259,023,109
1930	132		94			81,948,490	242,954,059
1931	113		85			58,837,342	224,857,837
1932	85		71			44,587,041	198,715,959
1933	61		58			31,978,671	199,102,398
1934	56		54			34,345,273	223,201,687
1935	55	1	45	36	137	39,478,111	247,439,353
1936	55	2	39	46	142	46,645,748	286,861,379
1937	49	2	29	62	142	44,322,720	288,585,146
1938	49	2	29	62	142	44,781,741	298,560,727
1939	48	2	28	63	141	47,685,788	324,907,071
1940	47	3	27	63	140	38,793,363	376,501,058
1941	47	4	27	63	141	44,590,359	460,767,809
1942	47	4	26	66	143	64,051,108	684,362,551
1943	47	4	26	68	145	89,479,847	909,018,480
1944	47	4	25	67	143	115,972,106	1,119,993,125
1945	50	4	24	68	146	147,582,032	1,397,783,003
1946	48	4	24	71	147	160,042,326	1,326,216,043
1947	50	5	23	74	152	172,101,276	1,367,941,714
1948	51	7	23	79	160	173,948,667	1,319,954,234
1949	52	10	21	84	167	175,346,156	1,269,966,281
1950	52	14	21	86	173	203,773,151	1,401,482,864
1951	52	16	21	86	175	222,186,537	1,477,943,712
1952	51	22	20	87	180	266,968,630	1,580,005,968
1953	51	23	19	91	184	271,651,958	1,594,695,870
1954	36	12	14	124	186	194,336,594	1,823,453,273
1955	38	13	14	130	195	213,837,905	1,896,878,735
1956	41	14	13	135	203	226,316,915	1,888,901,756
1957	44	18	13	138	213	248,663,686	1,829,480,031
1958	45	22	12	142	221	297,289,647	1,987,179,795
1959	43	27	12	151	233	328,068,431	2,012,622,665
1960	42	34	11	160	247	341,004,253	2,036,575,458
1961	40	38	11	167	256	370,274,145	2,178,579,719
1962	40	39	11	173	263	417,681,806	2,319,680,666
1963	41	43	12	190	286	466,497,744	2,434,302,769
1964	41	49	12	199	301	510,564,371	2,642,990,068
1965	40	55	13	209	317	534,165,189	2,944,664,066
1966	40	56	14	217	327	574,178,024	3,102,835,732
1967	39	65	13	220	337	653,230,996	3,352,165,044
1968	40	71	12	236	359	735,769,939	3,817,322,827
1969	41	80	12	239	372	785,705,359	3,885,544,043
1970	40	90	11	248	389	920,915,362	4,047,976,919
1971	39	101	9	257	406	1,081,303,128	4,469,711,784
1972	38	113	9	267	427	1,335,627,429	5,147,993,753
1973	39	123	9	281	452	1,551,796,756	5,593,900,398
1974	42	134	9	285	470	1,751,880,456	5,789,849,142
1975	41	152	8	298	499	1,961,236,950	6,365,134,850
1976	42	164	8	307	521	2,242,971,000	6,719,243,000
1977	49	176	8	316	549	2,734,359,000	7,728,988,000
1978	59	209	7	316	591	3,738,938,000	8,532,345,000
1979	75	225	7	325	632	5,124,265,000	9,240,878,000
1980	81	243	7	337	668	6,862,453,000	9,453,705,000
1981	85	250	7	349	691	10,338,118,000	10,229,503,000
1982	86	258	8	354	708	9,151,413,000	10,556,742,000
1983	79	252	8	355	694	9,149,613,000	11,410,863,000
1984	71	244	8	361	684	7,834,341,000	12,644,175,000
1985	65	240	9	370	684	6,409,963,000	13,833,809,000
1986	57	243	9	373	682	7,075,334,000	14,982,862,000
1987	52	242	9	385	688	7,541,257,000	14,434,602,000
1988	50	253	9	375	687	8,981,363,000	14,944,131,000
1989	47	259	8	371	685	8,794,745,000	17,088,643,000

* Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 33 of this report.

Area Code for Oregon — (503)

BANK OF EASTERN OREGON, ARLINGTON

Chartered February 27, 1945; Charter No. 306

Head Office

Arlington, Oregon 97812
Tel: 454-2636

Heppner Branch, Main Office

Heppner, Oregon 97836
Tel: 676-9125

G. H. Pierson	Pres./Chief Exec. Officer
Patricia Gentry	Cashier
E. George Koffler	Exec. Vice Pres./Manager
James H. Wishart	Senior Vice Pres./Loans

Ione Branch

Ione, Oregon 97843
Tel: 422-7466

Directors

A. David Childs, Chairman	William G. Jaeger	Otto Steinke
Donald W. Bristow	Frank C. Pearson	Kenneth A. Walters
	G. H. Pierson	

BANK OF ASTORIA, ASTORIA

Chartered November 25, 1968; Charter No. 342

Head Office

85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel: 325-2228 Fax: 325-8487

Cheri J. Savage	Pres./Chief Exec. Officer
Nancy A. Nelson	Vice President/Cashier

Downtown Branch

977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel: 325-0202

Cannon Beach Branch

123 S. Hemlock, P.O. Box 578
Cannon Beach, Oregon 97110
Tel: 436-0727

Seaside Branch

301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel: 738-8445

Warrenton Branch

1601 E. Harbor Drive
Warrenton, Oregon 97146
Tel: 861-9750

Directors

Dan Thiel, Chairman	Jack Kohl	Albert R. Sorkki
George Fulton	Hugh A. Seppa	Lawson Stevenson
Cheri J. Savage	William D. Shaw	John Supple

AMERICAN PACIFIC BANK, AUMSVILLE

Chartered November 23, 1979; Charter No. 386

Head Office

112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel: 749-1200 Fax: 749-1008

John F. Walrod	Pres. & Chief Exec. Officer
Sandra W. Scott	Vice Pres./Cashier
John Laplante	Vice President
R. J. Woolley	Vice President

Mill City Office

300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel: 897-2337

Directors

Fai Chan, Chairman	Francis Hendricks	John F. Walrod
	John Holloway	Carl John Welsh
	Alexander Korelin	

BANK OF THE CASCADES, BEND

Chartered September 1, 1976; Charter No. 355

Head Office

1700 N.E. Third Street, P.O. Box 5879
Bend, Oregon 97701
Tel: 389-7701 Fax: 388-4312

Roger J. Shields	President
Patricia L. Moss	Exec. Vice Pres.
Frank R. Weis	Vice Pres./Manager
Myron A. Williams	Vice Pres./Manager
Kay Smith	Asst. Vice Pres.
Peggy L. Biss	Asst. Vice Pres.

Downtown Branch

945 N.W. Bond
Bend, Oregon 97701
Tel: 382-9123

South Country Branch

61250 S. Hwy. 97, P.O. Box 9099
Bend, Oregon 97708
Tel: 388-1040

Sisters Branch

175 Main Street, P.O. Box 520
Sisters, Oregon 97759
Tel: 549-2061

Sunriver Branch

Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel: 593-8101

Directors

Gary L. Cappe, Chairman	Gary Hoffman	L. A. Swarens
Alden K. Briggs	James E. Petersen	Jacob M. Wolfe
	Roger J. Shields	

HOME VALLEY BANK, CAVE JUNCTION

Chartered August 7, 1980; Charter No. 390

Head Office

103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel: 592-4663

Denver E. Huff President
Robert J. Ward Vice Pres./Cashier

Directors

Jerry F. Miller, Raymond L. Frost Denver Huff
Chairman Don F. Gibbs Dr. Joseph Meyer

CRATER BANK, CENTRAL POINT

Chartered December 17, 1976; Charter No. 356

Head Office

475 Pine Street, P.O. Box 3490
Central Point, Oregon 97502
Tel: 664-5511 Fax: 664-6913

LaRue Smith Pres./Chief Exec. Officer
Lloyd Governor Sr. Vice Pres./Chief Lending Officer
Debbie Dunlap Cashier

Jacksonville Branch

515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel: 899-1951

Rogue Valley Mall Branch

1600 North Riverside #1027
Medford, Oregon 97501
Tel: 664-6921

Directors

LaRue Smith, Franklin H. Gebhard David Rasmussen
Chairman Marilyn Johnson Eldon A. Vinson
Dean Collins August J. Picollo

***SECURITY BANK, COOS BAY**

Chartered August 29, 1919; Charter No. 251

Administrative Office

170 S. 2nd
Coos Bay, Oregon 97420
Tel: 267-5356

Head Office

196 S. 2nd
Coos Bay, Oregon 97420
Tel: 267-6611

Chuck Brummel President
R. T. Green Sr. Vice Pres./Loan Administrator
Steve Golden Vice Pres./Administration
Roy Metzger Controller

Bandon Branch

1125 Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel: 347-2401

Bunker Hill Branch

900 Hwy. 101 S., P.O. Box 1140
Coos Bay, Oregon 97420
Tel: 269-2211

Coquille Branch

479 N. Central, P.O. Box 70
Coquille, Oregon 97423
Tel: 396-3138

Brookings-Harbor Branch

P.O. Box 3000G
Harbor, Oregon 97415-0547
Tel: 469-5335

Myrtle Point Branch

503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel: 572-2412

North Bend Branch

3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel: 756-2011

Directors

Sam Dement, Ramona Evans Hollis Mast
Chairman Ralph Gazeley W. H. Petre
Charles D. Brummel Donald Goddard Harry A. Slack, Jr.
Syd Chandler Tom Graham

WESTERN BANK, COOS BAY

Incorporated December 3, 1904; Corporation No. 108

Head Office

290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420-0244
Tel: 269-5171 Fax: 269-4285

Georges St. Laurent, Jr. Chief Exec. Officer
John Anhorn Pres./Chief Operating Officer
Richard R. Hieb Exec. Vice Pres./Chief Admin.
Officer

Michael L. Sickels Exec. Vice Pres./Chief Fin. Officer
Joseph W. Lance Sr. Vice Pres./Regional
Administrator

Charles A. Rieb Sr. Vice Pres./Regional
Administrator

Walt Dodrill Sr. Vice Pres./Regional
Administrator

Kathy Newhouse Sr. Vice Pres./Dir. of Sales
Mgmt./Human Resources
Jeff McKinnon Vice Pres./Special Asset Dept.

Ashland Branch

243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520-0047
Tel: 482-4321

Baker Branch

2245 Main, P.O. Box 747
Baker, Oregon 97814-0747
Tel: 523-6386

Bandon Branch

1030 Alabama, P.O. Box 39
Bandon, Oregon 97411-0039
Tel: 347-2441

Bend Branch

450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709-1226
Tel: 382-6050

Pilot Butte Branch

600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709-0670
Tel: 389-8140

South Bend Branch

61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709-0711
Tel: 388-1044

Brookings Branch

898 Chetco, P.O. Box W
Brookings, Oregon 97415-0036
Tel: 469-2181

Illinois Valley Branch

110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523-1429
Tel: 592-3126

I-5 South Branch

81 E. Stewart Avenue
Medford, Oregon 97501-0225
Tel: 770-7014

Clatskanie Branch

199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016-0187
Tel: 728-2103

Coos Bay Branch

285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420-0230
Tel: 269-5171

Empire Branch

150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420-0420
Tel: 888-3261

South Second Street Branch

990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420-0317
Tel: 269-4286

Eagle Point Branch

133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524-0695
Tel: 826-3555

Florence Branch

430 Highway 101, P.O. Box 100
Florence, Oregon 97439-0200
Tel: 997-3431

Gold Beach Branch

120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444-1018
Tel: 247-6696

Gold Hill Branch

501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525-0157
Tel: 855-1535

Klamath Falls Branch

421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601-0322
Tel: 884-3114

Shasta Plaza Branch

2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601-0234
Tel: 882-7704

La Grande Branch

2212 Island Avenue, P.O. Box 1088
La Grande, Oregon 97850-1088
Tel: 963-7137

Crater Branch

601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501-0225
Tel: 776-3333

Downtown Medford Branch

300 E. Main St., P.O. Box 4370
Medford, Oregon 97501-0168
Tel: 776-3373

North Bend Branch

Pony Village, P.O. Box 587
North Bend, Oregon 97459-0100
Tel: 756-3171

Treasure Valley Branch

319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914-0160
Tel: 889-9681

Prineville Branch

550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754-0688
Tel: 447-3821

Redmond Branch

568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756-0157
Tel: 548-2123

St. Helens Branch

20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051-0978
Tel: 397-0696

Scappoose Branch

S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056-0530
Tel: 543-6353

Shady Cove Branch

Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539-1295
Tel: 878-2288

Tillamook Branch

2405 Third Street, P.O. Box 198
Tillamook, Oregon 97141-0189
Tel: 842-5521

Directors

Georges C. St. Laurent, Jr. William C. St. Laurent
Chairman John J. Stephens
Joseph K. Meyer Jack E. Stevens

A. W. Sweet
John Sweet

BENTON COUNTY BANK, CORVALLIS

Chartered August 3, 1977; Charter No. 361

Head Office

200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel: 757-8508

Marvin E. McDonald	President/Chief Exec. Officer
Joe A. Malcom	Vice Pres./Cashier
Gerald Stauber	Vice President
Clayton E. Spence	Senior Loan Officer

Timberhill Branch

2543 N.W. Kings Boulevard
P.O. Box 315
Corvallis, Oregon 97339

Directors

Harold Benson, Chairman	Eric R. Blackledge Vernon L. Bowlby	Mario D. Pastega Wilmer H. Post
Peter L. Barnhisel	Marvin E. McDonald	

CITIZENS BANK, CORVALLIS

Chartered October 1, 1957; Charter No. 333

Main Office

275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel: 752-5161 Fax: 757-3546

Ray L. Stephenson	Pres./Chief Exec. Officer
Daniel E. Wybenga	Senior Vice President
Robert C. Bride	Senior Vice Pres./Cashier

Albany Office

2315 S.E. 14th Avenue, P.O. Box 249
Albany, Oregon 97321-0074
Tel: 967-1992

Circle Boulevard Office

978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel: 752-5161

University Office

855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel: 752-5161

Philomath Office

1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel: 929-3228

Directors

Robert C. Wilson, Chairman	James Eickelberg Larry C. Hunter	Ray L. Stephenson Gene N. Thompson
Robert E. Bunn	James E. Richards	Rosetta C. Venell

***THE COTTAGE GROVE BANK, COTTAGE GROVE**

Chartered July 6, 1978; Charter No. 364

Head Office

625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel: 942-9121 Fax: 942-0869

Alan R. Monce	President
Richard W. Morss	Vice President
Robert Schmidt	Asst. Vice Pres./Cashier

Directors

Dr. James Gant, Chairman	Lynn P. Ferrin Dr. R. Jerome Kasher	Alan R. Monce Roger S. Russell
Leonard B. Betz	Mrs. Jeryl Lund	William A. Whiteman

BANK OF WILLAMETTE VALLEY, DALLAS

Chartered September 15, 1967; Charter No. 340

Head Office

636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel: 623-8314 Fax: 623-8315

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf	W. H. Harland	Lloyd A. Penner
John P. Bollman	R. C. Kindwall	Marvin J. Weiser
E. A. Fleming		

GREAT WESTERN BANK, DALLAS

Chartered November 17, 1983; Charter No. 426

Head Office

150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel: 623-9281

James D. Rupert	Pres./Chief Exec. Officer
Claire Keller	Vice Pres./Cashier
Karen Cuthbert	Asst. Cashier

Directors

Donald P. Bodine, Chairman	Arthur D. Johnson Andrew Lalack, Jr.	James D. Rupert Evelyn C. Smith
Kenneth C. Gardner	R. A. Regier	Ronald L. Wilson

***CENTENNIAL BANK, EUGENE**

Chartered July 13, 1977; Charter No. 360

Head Office

675 Oak Street, P.O. Box 1560
Eugene, Oregon 97440
Tel: 342-3969

Richard C. Williams	President
Ron R. Peery	Exec. Vice President/ Branch Manager

Administrative Office

1377 Mohawk Boulevard, P.O. Box W
Springfield, Oregon 97477
Tel: 741-1737 Fax: 726-2767

Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Exec. Vice President
Michael J. Nysingh	Cashier
Dennis M. Carlson	Vice President

Springfield Branch

1377 Mohawk Boulevard, P.O. Box W
Springfield, Oregon 97477
Tel: 726-8111

Valley River Branch

1141 Valley River Drive
Eugene, Oregon 97401
Tel: 342-3968

West 11th Branch

3738 W 11th Avenue, P.O. Box 2549
Eugene, Oregon 97402
Tel: 342-3967

Directors

Robert L. Newburn, Chairman	Cordy Jensen J. Douglas McKay	Harry Rubenstein Robert W. Straub
Robert S. Cochran	Brian B. Obie Herb Person	Richard C. Williams Jean Tate
Bill J. Combs		

PACIFIC CONTINENTAL BANK, EUGENE

Chartered July 24, 1972; Charter No. 347

Head Office

1450 High Street, P.O. Box 3155

Eugene, Oregon 97403

Tel: 686-8685 Fax: 683-6573

J. Bruce Riddle

President

John M. Gyde

Exec. Vice Pres./Loan Admin.

Hal Brown

Vice Pres./Cashier

Directors

F. W. Holcomb,

Donald A. Bick

James W. Putney

Chairman

Larry G. Campbell

J. Bruce Riddle

Robert A. Ballin

Robert Holcomb

Ronald F. Taylor

Ward E. Beck

Kevin G. Murphy

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387

Head Office

1355 Highway 101, P.O. Box 22000

Florence, Oregon 97439

Tel: 997-7121 Fax: 997-2774

Thomas K. Grove

President

Robert E. Jacobson

Sr. Vice Pres.

Directors

Albert J. Brauer,

Thomas K. Grove

Robert R. King

Chairman

R. Gary Hoberg

Richard T. Kirby

Jack R. Garrison

Henry R. Johnson

SIUSLAW VALLEY BANK, FLORENCE

Chartered December 18, 1963; Charter No. 338

Head Office

777 Highway 101, P.O. Box 280

Florence, Oregon 97439

Tel: 997-3486 Fax: 997-3480

Johan Mehlum

President

Ann Marie Cling

Sr. Vice Pres.

Lonnie Iholts

Sr. Vice Pres.

Carl Hultenberg

Vice President

Scott Tocci

Vice President

Margaret Lessor

Cashier

Cottage Grove Office

Gateway & East Main St., P.O. Box 278

Cottage Grove, Oregon 97424

Tel: 942-3331

Creswell Office

265 E. Oregon Avenue, P.O. Box 97

Creswell, Oregon 97426

Tel: 895-4511

Eugene Office

260 Country Club Rd.

Eugene, Oregon 97401

Tel: 342-4000

Mapleton Office

Highway 26, P.O. Box 96

Mapleton, Oregon 97453

Tel: 268-4462

Oakridge Office

48267 E. First St., P.O. Box 690

Oakridge, Oregon 97463

Tel: 782-4261

Pleasant Hill Office

Highway 58, P.O. Box 639

Pleasant Hill, Oregon 97401

Tel: 726-7211

Directors

Johan Mehlum,

A. L. Ellingson

Gretchen Pierce

Chairman

C. W. (Wilbur) Heath

Steven Saubert

Everett E. Miles, Jr.

FARMERS AND MERCHANTS BANK, FOREST GROVE

Chartered January 1, 1981; Charter No. 395

Main Office

4110 Pacific Avenue, P.O. Box 766

Forest Grove, Oregon 97116

Tel: 359-4495

Lloyd L. Hamilton

President/Chief Executive Officer

Greg Lee

Sr. Vice Pres./Cashier

North Plains Branch

561 S.W. First Street

North Plains, Oregon 97133

Tel: 647-2245

Vernonia Branch

1010 Bridge Street

Vernonia, Oregon 97064

Tel: 429-2265

Directors

Roy Baker,

Lloyd Hamilton

Frank Vandersanden

Chairman

Wilfred Holce

Eugene Zurbrugg

Roland Duyck

Greg Lee

COLONIAL BANKING COMPANY, GRANTS PASS

Chartered December 15, 1978; Charter No. 372

Head Office

201 S.E. Sixth St., P.O. Box 971

Grants Pass, Oregon 97526

Tel: 479-1776 Fax: 474-4529

Richard L. Boden

President/Chief Exec. Officer

Clifford M. Kuhlman

Exec. Vice Pres./Cashier

William E. Bower

Vice Pres./Loan Administrator

South Grants Pass Branch

1670 Williams Highway, P.O. Box 971

Grants Pass, Oregon 97526

Tel: 471-1776

Merlin Branch

3600 Merlin-Galice Road, P.O. Box 710

Merlin, Oregon 97532

Tel: 476-1776

Rogue River Branch

8991 Rogue River Highway, P.O. Box 619

Rogue River, Oregon 97537

Tel: 582-1776

Directors

Howard C. Wagner,

Josephine R. Hull

Rex L. Titus

Chairman

Clifford M. Kuhlman

Stuart W. Watson

Richard L. Boden

Jerry S. Lausmann

FAMILY BANK OF COMMERCE, GRANTS PASS

Chartered November 28, 1977; Charter No. 363

Head Office

100 N.E. Midland, P.O. Box 771

Grants Pass, Oregon 97526

Tel: 476-1401

Dorian F. Corliss**William Haden****Chief Exec. Officer****President/Loan Administration****Directors***Louis F. Schultz, Jr.,**Chairman**Richard S. Bartle**Dorian F. Corliss**William A. Haden**Andrew C. Jensen**Philip R. Killian**J. Steven Welch***INLAND EMPIRE BANK, HERMISTON**

Chartered February 16, 1948; Charter No. 314

Head Office

101 E. Main Street, P.O. Box 1170

Hermiston, Oregon 97838

Tel: 567-2291 Fax: 567-9144

J. G. Foster, Jr.**Doris S. Bounds****Wm. H. Wright****Ernest B. Loomis****Larry D. Clucas****Cynthia D. Kelley****Donald R. Daggett****Elizabeth J. Kuhn****President/Chief Exec. Officer****Sr. Vice President****Sr. Vice President****Vice Pres./Cashier****Vice President****Vice Pres./Financial Officer****Vice President****Vice President****Boardman Branch**

240 N. Main St., P.O. Box 230

Boardman, Oregon 97818

Tel: 481-9201

Pendleton Branch

125 S.E. Court Ave., P.O. Box 1147

Pendleton, Oregon 97801

Tel: 276-4111

Stanfield Branch

100 S. Main, P.O. Box 690

Stanfield, Oregon 97875

Tel: 449-3827

Umatilla Branch

6th & G Streets, P.O. Box 611

Umatilla, Oregon 97882

Tel: 922-5522

Directors*Doris S. Bounds,**Chairman**J. G. Foster, Jr.**Richard A. Koch, MD**Richard Nuttbrock**John F. Walchli**William H. Wright***BANK OF WALLOWA COUNTY, JOSEPH**

Chartered May 25, 1955; Charter No. 323

Head Office

P.O. Box X

Joseph, Oregon 97846

Tel: 432-9050 Fax: 432-5685

Merl Odman**Richard Kostka****Terri D. McCready****President****Vice Pres./Branch Manager****Vice Pres./Cashier****Enterprise Branch**

300 N.W. First, P.O. Box 399

Enterprise, Oregon 97828

Tel: 426-4511

Directors*S. J. Farris,**Chairman**Mich Courtney**Dorothy Justice**Harold Klages**Jerome W. Logosz**Merl Odman**Marilyn E. Preston**Don Swart***TRI-COUNTY BANKING CO., JUNCTION CITY**

Chartered January 22, 1979; Charter No. 374

Head Office

955 Ivy Street

Junction City, Oregon 97448

Tel: 998-8734 Fax: 998-1366

Robert D. Bonfoey**Rita Jost****Pres./Chief Exec. Officer****Vice President/Cashier****Applegate Branch**

88312 Territorial Road

Veneta, Oregon 97487

Tel: 935-4141

Directors*Frank Knox,**Chairman**Bert Babb**Robert D. Bonfoey**Jock Gibson**Ivan Horning**Ralph Hull**Brochner Mikkelsen**Jeann Nixon***SOUTH VALLEY STATE BANK, KLAMATH FALLS**

Chartered January 6, 1977; Charter No. 357

Head Office

5215 S. Sixth Street, P.O. Box 5210

Klamath Falls, Oregon 97603

Tel: 883-3366 Fax: 884-6850

Allan L. Craigmiles**Norma Wilkins****Gerrit A. DeGroot****Jeffrey S. Bradford****C. Duane Bodtke****President****Vice Pres./Cashier****Vice President****Asst. Vice President/Manager****Asst. Vice President****Main Street Branch**

801 Main Street

Klamath Falls, Oregon 97601

Tel: 882-3281

Directors*Edward J. White,**Chairman**Allan L. Craigmiles**Richard L. Wendt**Roderick C. Wendt**Larry V. Wetter***JUNIPER BANKING COMPANY, MADRAS**

Chartered November 30, 1978; Charter No. 371

Head Office

810 Fourth Street, P.O. Box O

Madras, Oregon 97741

Tel: 475-7221 Fax: 475-7083

William V. Humphreys, Jr.**Lark E. Wysham****Rudy Younger****Charles T. Trainer****Pres./Chief Exec. Officer****Vice Pres./Operations****Vice Pres./Loans****Asst. Vice Pres./Br. Mgr.****Redmond Branch**

404 N. 5th Street

Redmond, Oregon 97756

Tel: 923-3702

Directors*Ted Freeman,**Chairman**J. P. Andrews**LeRoy Fessler**William Humphreys**Ed Manion**Donald T. Mitchell**Rich Nissen**Mary Norton**Jack Watts*

***VALLEY COMMUNITY BANK, McMinnville**

Chartered December 30, 1981; Charter No. 407

Head Office

723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel: 472-0534

Bruce G. Bryant
James L. Berry
Irene Westwood
Susan A. Stehlik

Pres./Chief Exec. Officer
Vice President
Vice Pres./Cashier
Asst. Vice President

Directors

Roba Rathkey,
Chairman
Steve Belt
Norm Bernards

Bruce Bryant
Daniel O. Corrigan
Jim Doran
Ward Eason

Raymond C. Kauer
Rick Nelson
Joe Sharp
Tim Wahlberg

***BANK OF COMMERCE, MILTON-FREEWATER**

Chartered April 26, 1945; Charter No. 307

Head Office

13 N.E. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel: 938-5544 Fax: 938-5666

R. L. Tomlinson
William Lande
Gary Lawrence
Rollie Marshall
Linda Sandberg
Diane Morris
Bettina Chapman

President
Vice Pres./Cashier
Asst. Vice President
Asst. Vice President
Loan Operations Officer
Operations Officer
Loan Officer

Weston Branch

Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel: 566-3512

Directors

Stephen G. Kimball,
Chairman

Robert C. Brinker
Thomas W. Campbell

W. W. Peery
R. L. Tomlinson

BANK OF MYRTLE POINT, MYRTLE POINT

Chartered March 31, 1972; Charter No. 346

Head Office

320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel: 572-5202

John A. Dies
Melvin E. Zumwalt

President
Vice Pres./Cashier

Directors

Muri W. Laird,
Chairman
Richard J. Chiesa

Jean D. Coffman
John A. Dies
Glenn Gulstrom

Robert G. Hogan
Margaret Paullus

***THE BANK OF NEWPORT, NEWPORT**

Chartered March 4, 1925; Charter No. 284

Head Office

506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel: 265-6666 Fax: 265-6665

Fred J. Postlewait
Howard I. Hansen

Pres./Chief Financial Officer
Sr. Vice President, Branch & Loan
Administrator

Lincoln City Office

4157 N. Hwy 101, Suite 135
Lincoln City, Oregon 97367
Tel: 994-9161 Fax: 994-5449

Newport North Branch

2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel: 265-6691

South Lincoln Branch

425 N. W. Hemlock, P.O. Box 470
Waldport, Oregon 97394
Tel: 563-3273

Directors

J. F. Ouderkerk,
Chairman
Lloyd Ankeny
Phillip Gene Bateman

Chester Clark
Alex M. Hamilton
Cheryl Martinson

Fred J. Postlewait
Roger A. Sprague
Basil W. Saunders

YAQUINA BAY BANK, NEWPORT

Chartered January 16, 1981; Charter No. 396

Head Office

400 E. Olive, P.O. Box 1770
Newport, Oregon 97365
Tel: 265-9422 Fax: 265-9425

Don L. Barth
John E. Burrell, III
Larry Hartsel

President
Exec. Vice President
Vice President & Cashier

Directors

Burt Lippman,
Chairman
Don L. Barth
Alan J. Breadsley
John Brennehan*

Alan Brown
R. Barry Fisher
Wilburn Hall*
Robert Jacobson*
Delmar Jepson*

Tom Luther
James Vickers
Charles R. Walker
Donald H. Williams
Ernest Yeck, Jr.

*Advisory Directors

AMERICAN STATE BANK, PORTLAND

Chartered July 31, 1969; Charter No. 344

Head Office

2737 N.E. Union Avenue
Portland, Oregon 97212
Tel: 282-2216

Venerable F. Booker
Randal A. Parks
Neal A. Curry

President
Vice President
Cashier & Secretary

Directors

Venerable F. Booker,
Chairman

C. F. Eastabrooks
Booker T. Lewis, Jr.

Curtis Williams

THE BANK OF NOVA SCOTIA, PORTLAND

Authorized October 16, 1978; Certificate of Authority No. 230

Portland Branch

56 S.W. Salmon Street
Portland, Oregon 97204
Tel: 222-4396 Fax: 274-8264

Michael Brown
J. T. Daughenbaugh

Manager
Assistant Manager

THE BANK OF TOKYO, LTD., PORTLAND

Authorized October 8, 1965; Certif. of Authority No. 75

Portland Branch

411 S.W. Sixth Avenue

Portland, Oregon 97204

Tel: 222-3661 Fax: 227-5372

Motokazu Shichijo	General Manager
Noriyoshi Uchida	Vice President & Deputy General Manager
Hidefumi Kitazawa	Vice President/ Manager of Loan & Funds Dept.
Harayasu Nomura	Vice President/ Coordinating Manager
Pernecia A. Crisman	Vice President/ Manager of International Dept.
Michael W. Kringlen	Vice President/Manager of Domestic Loan Dept.
Julia A. Anderson	Assistant Vice President/ Manager of Operations Dept.

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, PORTLAND

Authorized Sept. 24, 1980; Cert. of Authority No. 293

Portland Branch

300 S.W. Sixth Avenue, P.O. Box 40208

Portland, Oregon 97204

Tel: 242-1199 Fax: 242-2413

C. R. Page	Senior Vice Pres./Manager
P. W. K. Ip	Vice Pres. Corporate Banking
B. E. Hayes	Vice Pres. Special Credit
J. Bloos	Asst. Vice Pres. Operations
A. W. Black	Asst. Vice Pres. Special Credit
B. D. Dutton	Asst. Vice Pres. Corporate Banking
R. L. O'Neal	Asst. Vice Pres. Corporate Banking
A. R. de la Sceaux	Asst. Vice Pres. Trade Finance

***KEY BANK OF OREGON, PORTLAND**

Incorporated July 20, 1907; Corp. No. 2

Executive Office

1211 S.W. Fifth Avenue

Suite 300

Portland, Oregon 97204

Tel: (503) 790-7500 Fax: 790-7574

T. R. Winnowski	Chairman & Chief Exec. Officer
Robert W. Franz	Vice Chairman
James J. Atkinson	Executive Vice President
Terry Tracy	Executive Vice President
Robert L. Bolin	Executive Vice President
Robert L. Fletcher	Admin. Vice President
G. P. (Pat) Parisi	Admin. Vice President
J. Lynn Jones	Sr. Vice President
Rodney B. Tibbatts	Sr. Vice President
Doug Leeding	Sr. Vice President
John Grosvenor	Sr. Vice President
Deborah Smith	Sr. Vice President
Kevin Riley	Sr. Vice Pres./Chief Financial Officer

Head Office

1222 S.W. Sixth Avenue, Suite 200

Portland, Oregon 97204

Tel: 790-7692

Albany Office

128 W. Third St., P.O. Box 399

Albany, Oregon 97321

Tel: 967-6831

East Albany Office

940 E. Pacific Blvd., P.O. Box 629

Albany, Oregon 97321

Tel: 967-6856

South Albany Office

1012 SE 34th Ave. S.E., P.O. Box 806

Albany, Oregon 97321

Tel: 967-6867

Aloha Office

18535 S.W. Tualatin Valley Hwy., P.O. Box 5397

Aloha, Oregon 97006

Tel: 642-2593

Farmington Mall Office

17455 S.W. Farmington, P.O. Box 7428

Aloha, Oregon 97007

Tel: 649-7535

Beaverton Office

4735 S.W. Hall Blvd., P.O. Box 2053

Beaverton, Oregon 97075

Tel: 626-3900

Progress Plaza Office

8625 S.W. Scholls Ferry Road

Beaverton, Oregon 97005

Tel: 626-3915

Westgate Office

3785 S.W. Hall Blvd., P.O. Box 727

Beaverton, Oregon 97075

Tel: 626-3906

Brooks Office

8995 Portland Road N.E., P.O. Box 9278

Brooks, Oregon 97035

Tel: 393-7272

Brownsville Office

351 N. Main St., P.O. Box 308

Brownsville, Oregon 97327

Tel: 466-5191

Canby Office

200 N.W. 2nd Avenue, P.O. Box 610

Canby, Oregon 97013

Tel: 266-2727

Damascus Office

19830 S.W. Hwy. 212

Clackamas, Oregon 97015

Tel: 658-3125

Coburg Office

325 N. Willamette Street, P.O. Box 8255

Coburg, Oregon 97401

Tel: 485-4944

Estacada Office

271 S.W. Broadway, P.O. Box 219

Estacada, Oregon 97023

Tel: 630-3272

Coburg Road Office

1380 Coburg Road, P.O. Box 1372
Eugene, Oregon 97440
Tel: 484-3514

18th & Chambers Office

1665 W. 18th Street, P.O. Box 2826
Eugene, Oregon 97402
Tel: 484-3521

Emerald Office

450 Hwy. 99N, P.O. Box 2370
Eugene, Oregon 97402
Tel: 484-3564

Eugene Main Office

975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel: 484-3475

River Road Office

1980 River Road, P.O. Box 2100
Eugene, Oregon 97402
Tel: 484-3535

30th & Hilyard Office

2995 Hilyard Street, P.O. Box 5211
Eugene, Oregon 97405
Tel: 484-3526

Gresham Office

234 N. Main Street, P.O. Box 549
Gresham, Oregon 97030
Tel: 667-3076

Gresham Mall Office

390 W. Burnside, P.O. Box 808
Gresham, Oregon 97030
Tel: 666-1546

Halsey Office

705 W. 2nd, P.O. Box 228
Halsey, Oregon 97348
Tel: 369-2261

Harrisburg Office

310 S. Third Street, P.O. Box 245
Harrisburg, Oregon 97446
Tel: 484-3511

Hillsboro Office

350 S. First Avenue, P.O. Box 249
Hillsboro, Oregon 97123
Tel: 648-0871

Hood River Main Office

408 Oak Street, P.O. Box 541
Hood River, Oregon 97031
Tel: 386-4600

Hubbard Office

3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel: 982-7218

Independence Office

302 S. Main, P.O. Box 308
Independence, Oregon 97351
Tel: 838-1466

Jefferson Office

113 Main, P.O. Box 300
Jefferson, Oregon 97352
Tel: 327-2223

Lake Grove Office

16099 S.W. Boones Ferry Rd., P.O. Box 1569
Lake Oswego, Oregon 97035
Tel: 635-6671

Lake Oswego Office

256 "A" Avenue, P.O. Box 549
Lake Oswego, Oregon 97034
Tel: 635-4331

Lebanon Office

Park & Sherman, P.O. Box 548
Lebanon, Oregon 97355
Tel: 259-1121

Santiam Valley Office

611 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel: 859-2128

McMinnville Main Office

342 Third Street, P.O. Box 707
McMinnville, Oregon 97128
Tel: 472-2161

Milwaukie Office

10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel: 653-3380

North Town Office

2214 McDonald Lane, P.O. Box 707
McMinnville, Oregon 97128
Tel: 472-0571

Southgate Office

10413 S.E. 82nd Avenue, P.O. Box 22114
Milwaukie, Oregon 97222
Tel: 243-3687

Willamette View Office

12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel: 653-3338

Friendship Manor Office

1301 E. Fulton Street
Newberg, Oregon 97132
Tel: 538-3144 ext. 277

Newberg Office

1815 Portland Rd., P.O. Box 850
Newberg, Oregon 97132
Tel: 538-1318

Oak Grove Office

14888 S.E. McLoughlin Blvd., P.O. Box 68209
Oak Grove, Oregon 97268
Tel: 653-3344

Hilltop Office

1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel: 657-2222

Oregon City Office

104 Eleventh St.
Oregon City, Oregon 97045
Tel: 656-5254

Barbur Boulevard Office

8420 S.W. 24th Avenue, P.O. Box 19177
Portland, Oregon 97219
Tel: 243-3539

East Morrison Office

726 S.E. Morrison Street, P.O. Box 14488
Portland, Oregon 97214
Tel: 230-2660

Gateway Office

10300 N.E. Weidler Street
Portland, Oregon 97220
Tel: 243-3631

Hillsdale Office

6335 S.W. Capitol Hwy., P.O. Box 98035
Portland, Oregon 97201
Tel: 243-3661

Lloyd Center Tower Office

825 N.E. Multnomah, Suite 175
Portland, Oregon 97232
Tel: 243-3599

Multnomah Office

3515 S.W. Troy Street, P.O. Box 19035
Portland, Oregon 97219
Tel: 243-3677

Parkside Office

2020 S.W. Fourth Avenue
Portland, Oregon 97201
Tel: 790-7725

St. Vincent Office

9155 S.W. Barnes Road
Portland, Oregon 97225
Tel: 243-3650

Sixth & Alder Office

595 S.W. Alder Street, P.O. Box 1477
Portland, Oregon 97207
Tel: 790-7715

Sunset Office

805 N.W. Murray Road, P.O. Box 568
Portland, Oregon 97075
Tel: 626-3910

200 Market Office

200 S.W. Market Street, P.O. Box 8038
Portland, Oregon 97207
Tel: 790-7723

Battle Creek Office

4545 Commercial Street S.E., P.O. Box 4490
Salem, Oregon 97308
Tel: 399-2723

Broadway Office

2955 Broadway N.E., P.O. Box 8900
Salem, Oregon 97303
Tel: 399-2231

Candalaria Office

2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel: 399-2245

Lancaster Office

750 Lancaster Dr. N.E., P.O. Box 18024
Salem, Oregon 97305
Tel: 399-2714

North Salem Office

4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel: 393-8750

State Street Office

416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel: 399-2227

West Salem Office

1500 Edgewater Dr. N.W., P.O. Box 5184
Salem, Oregon 97304
Tel: 399-2295

Shedd Office

29990 First, P.O. Box 31
Shedd, Oregon 97377
Tel: 491-3636

Sherwood Office

1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel: 625-5571

Silverton Office

114 W. Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel: 873-6306

Springfield Office

7th and North 'A' Street, P.O. Box 69
Springfield, Oregon 97477
Tel: 484-3532

Thurston Village Office

5690 Main Street, P.O. Box N
Springfield, Oregon 97477
Tel: 741-1234

St. Paul Office

4193 Church Avenue N.E., P.O. Box 309
St. Paul, Oregon 97137
Tel: 633-4455

Stayton Office

805 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel: 769-3481

Sweet Home Office

1199 10th Avenue, P.O. Box 487
Sweet Home, Oregon 97386
Tel: 367-5144

Tigard Office

11665 S.W. Pacific Hwy., P.O. Box 23486
Tigard, Oregon 97223
Tel: 684-7397

Tigard Towne Square,

16200 S.W. Pacific Hwy., P.O. Box 230095
Tigard, Oregon 97224
Tel: 684-1183

Tualatin Office

18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel: 692-5150

Turner Office

7760 Third Street, P.O. Box 426
Turner, Oregon 97392
Tel: 743-2113

West Lane Office

88140 Territorial Road, P.O. Box 248
Veneta, Oregon 97487
Tel: 484-3477

West Linn Office

5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel: 656-1950

Cascade Office

2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel: 981-2190

Woodburn Main Office

941 N. Pacific Highway, P.O. Box 315
Woodburn, Oregon 97071
Tel: 981-2180

Directors

T. R. Winnowski,
Chairman
Wayne Chambers
Dennis W. Elliott
Robert W. Frans

James R. Gray
Judith K. Hofer
Thomas J. Holce
David W. Hopkins
Willard McLagan
Roger S. Meier

Robert H. Mikkelsen
David B. Smith
Edward S. Smith
Robert F. Smith
William H. Stevens

THE ROYAL BANK OF CANADA, PORTLAND BRANCH

Authorized February 9, 1979; Certificate of Authority No. 257

Head Office

1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel: 224-2282 Fax: 224-0925

R. J. Rankin Manager
D. A. Swanson Asst. Mgr./Admin.

***SECURITY PACIFIC BANK OREGON, PORTLAND**

Chartered March 21, 1958; Charter No. 335

Head Office

1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel: 222-7777 Fax: 222-7527

Joseph H. Johnson	Pres./Chief Executive Officer
Michael J. Coie	Executive Vice President
James E. Diamond	Executive Vice President
Robert L. Mitchell	Executive Vice President
Steven D. Wasson	Executive Vice President
Richard C. Williamson	Executive Vice President
James C. Aalberg	Senior Vice President
Lynn M. Bright	Senior Vice President
Sydney T. Brown	Senior Vice President
Edward D. Cameron	Senior Vice President
Kay L. Carter	Senior Vice President
Wallace W. Child	Senior Vice President
Clifford C. Dias	Senior Vice President
Larry R. Gilpin	Senior Vice President
Edward O. Haymond, Jr.	Senior Vice President
Ernest R. Johnson	Senior Vice President
Mary Jane Leavitt	Senior Vice President
Alar R. Ludlow	Senior Vice President
Wryne E. Olson	Senior Vice President
James H. Parsley	Senior Vice President
John M. Petersen	Senior Vice President
Robert T. Platt, III	Senior Vice President
Jack L. Robson	Senior Vice President
Kevin T. Sheehy	Senior Vice President
Darryl W. Sutherland	Senior Vice President
Calvin Y. Tabata	Senior Vice President
Roger L. Todd	Senior Vice President
Ralph E. Wiita	Senior Vice President
Kurt G. Wollenberg	Senior Vice President

Beaverton Mall Branch

3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel: 644-2104

Murray & Allen Branch

14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel: 641-8975

Valley Plaza Branch

9450 S.W. Beaverton-Hillsdale Hwy., P.O. Box CC
Beaverton, Oregon 97075
Tel: 222-7861

Bend Branch

1210 N.E. 3rd Street, P.O. Box 5097
Bend, Oregon 97708
Tel: 389-3500

Corvallis Branch

324 S.W. Third Street, P.O. Box 1777
Corvallis, Oregon 97339
Tel: 758-2881

Dallas Branch

791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel: 623-8383

Depoe Bay Branch

541 N.W. Hwy. 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel: 765-2356

Eugene Main Branch

275 W. 10th Avenue, P.O. Box 10128
Eugene, Oregon 97440
Tel: 484-5760

29th & Willamette Branch

2840 Willamette, P.O. Box 5632
Eugene, Oregon 97405
Tel: 485-2580

Beacon Hill Branch

1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel: 474-3322

Grants Pass Main Branch

735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel: 474-3300

Redwood Branch

1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97526
Tel: 474-3338

Gresham Branch

1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel: 665-5189

Gresham Main Branch

200 E. Powell, P.O. Box 530
Gresham, Oregon 97030
Tel: 667-6555

Stark Branch

24150 S.E. Stark, P.O. Box 1127
Gresham, Oregon 97030
Tel: 661-5200

Hillsboro Branch

180 E. Main St., P.O. Box 1539
Hillsboro, Oregon 97123
Tel: 648-2153

Sunset Esplanade Branch

2381 S.E. Tualatin Valley Highway
Hillsboro, Oregon 97123
Tel: 640-1744

Lake Grove Branch

16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97035-0729
Tel: 635-1425

Lake Oswego Branch

400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel: 635-1561

Lincoln City Branch

4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel: 996-2191

Oceanlake Branch

1931 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel: 994-2161

McMinnville Branch

1650 N. Highway 99W, P.O. Box 747
McMinnville, Oregon 97128
Tel: 472-9303

Medford Main Branch

222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel: 772-3381

East Medford Branch

701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel: 779-1385

Rogue Valley Branch

1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel: 779-1770

Milton-Freewater Branch

215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel: 938-3321

Milwaukie Branch

10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel: 654-3147

Rose Villa Branch

13505 S.E. River Road
Milwaukie, Oregon 97222
Tel: 652-3000

Oregon City Branch

1841 Molalla Avenue, P.O. Box 311
Oregon City, Oregon 97045
Tel: 656-1681

Pendleton Branch

157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel: 276-2231

Barnes-Miller Branch

7365-A S.W. Barnes Road
Portland, Oregon 97225
Tel: 222-7855

Cedar Mill Branch

12600 N.W. Cornell Road, P.O. Box 91038
Portland, Oregon 97291-1038
Tel: 641-4288

80th & Powell Branch

7901 S.W. Powell Blvd., P.O. Box 06299
Portland, Oregon 97206
Tel: 222-7850

Lloyd Center Branch

500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel: 222-7688

Ninth & Washington Branch

820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel: 222-7848

N.W. 21st & Davis Branch

221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel: 222-7824

122nd & Stark Branch

510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel: 257-3411

Parkrose Branch

10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel: 257-3408

Providence Branch

510 N.E. 49th Avenue
Portland, Oregon 97213
Tel: 243-3976

St. Johns Branch

7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel: 222-7828

20th & Sandy Branch

2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel: 222-7868

World Trade Center

121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel: 222-7773

Rainier Branch

203 'A' Street E., P.O. Box R
Rainier, Oregon 97048
Tel: 556-1971

Reedsport Branch

178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel: 271-2125

Center Street Branch

737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel: 581-4811

Salem Main Branch

700 Pringle Parkway, P.O. Box 2218
Salem, Oregon 97308
Tel: 399-7415

25th & Mission Street Branch

2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel: 585-0471

The Dallas Branch

115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel: 298-5585

Lincoln Center Branch

10250 S.W. Greenburg Rd., P.O. Box 230577
Tigard, Oregon 97223
Tel: 222-7860

Tigard Branch

11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel: 620-2151

West Linn Branch

19181 Willamette Drive, P.O. Box 224
West Linn, Oregon 97068
Tel: 635-9248

Willamina Branch

322 E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel: 876-2482

Wilsonville Branch

29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel: 682-2611

Directors

John Getzelman,
Chairman
Maurice K. DeWolff

David G. Hayhurst
Adolf Hertrich
Joseph H. Johnson
John D. Mangels

Betty Roberts, Esq.
Richard D. Tinney
Steven D. Wasson

***WEST ONE BANK OREGON, PORTLAND**

Chartered August 5, 1983; Charter No. 425

Head Office

234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel: 248-8653 Fax: 248-6005

Stephen E. Polzin
Michael J. Miller
Edward J. McNelis
John W. Longfield
Fred Bergemann
Rolland D. Royce
Clifford W. Brown

Pres./Chief Executive Officer
Exec. Vice Pres./Admin.
Exec. Vice Pres./Branch Admin.
Exec. Vice Pres./Credit Admin.
Exec. Vice Pres./Credit Admin.
Sr. Vice President/Comptroller
Sr. Vice President/
Business Banking

Beaverton Branch

3425 S.W. Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel: 646-9616

Sunnyside Branch

9757 S.E. Sunnyside Road
Clackamas, Oregon 97015
Tel: 248-6072

Eugene Branch

1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel: 345-2365

Gresham Branch

825 N.E. Hogan Road, P.O. Box 526
Gresham, Oregon 97030
Tel: 667-6672

Hillsboro Branch

1234 W. Baseline Street, P.O. Box 666
Hillsboro, Oregon 97123
Tel: 640-1602

Kruse Woods Branch

5285 S.W. Meadows Road, Suite 148
Lake Oswego, Oregon 97035
Tel: 620-4478

Milwaukie Branch

11050 S.E. McLoughlin Boulevard, P.O. Box 22365
Milwaukie, Oregon 97222
Tel: 653-0443

Columbia Plaza Branch

1300 S.W. 6th, P.O. Box 311
Portland, Oregon 97208
Tel: 248-6021

Ione Plaza Branch

1717 S.W. Park Avenue
Portland, Oregon 97201
Tel: 248-6036

Lloyd Branch

905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97232
Tel: 248-6691

N.E. 122nd & Halsey Branch

12141 N.E. Halsey
Portland, Oregon 97220
Tel: 248-6030

Salem Branch

3805 Center Street N.E., P.O. Box 12246
Salem, Oregon 97309
Tel: 585-6672

Nimbus Center Branch

10115 S.W. Nimbus Avenue
Tigard, Oregon 97223
Tel: 639-4450

Directors

Stephen E. Polzin,
Chairman
Charles E. Carlbom
Stuart A. Hall

Paul S. Markley
John W. McKinnon
Claris C. Poppert

Roger L. Pringle
James R. Raske
E. Kay Stepp

THE PRINEVILLE BANK, PRINEVILLE

Chartered November 12, 1980; Charter No. 393

Head Office

422 North Beaver
Prineville, Oregon 97754
Tel: 447-4105 Fax: 447-1684

R. W. St. Yves	President/Chief Exec. Officer
Joe R. Carpenter	Vice Pres./Sr. Loan Officer
Morris D. Carlson	Vice Pres./Cashier
Todd M. Vallie	Asst. Vice President

La Pine Branch

51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel: 536-1746

Directors

C. R. (Bob) Matheny,
Chairman
John F. Collins

James F. Dutchuk
James E. Garrett
Elvin Johnson
R. W. St. Yves

Russell Roy Spalding
Joseph Stahanczyk
Walter Winitzky

PACIFIC STATE BANK, REEDSPORT

Chartered May 6, 1963; Charter No. 337

Head Office

1975 Winchester Avenue
Reedsport, Oregon 97467
Tel: 271-2176

Louis Lorenz	President
Terry A. King	Vice President
Christy L. Schafer	Vice Pres./Cashier
Ronald G. Smith	Vice President

Directors

Thomas Tymchuk
Chairman
Chester Crockett
Robert L. Fullhart

Donald L. Gibbons
Louis Lorenz
Frank M. Mackenzie

William Markham
Gary Waggoner
Dudley C. Walton

***VALLEY OF THE ROGUE BANK, ROGUE RIVER**

Chartered May 27, 1968; Charter No. 341

Head Office

110 Pine St., P.O. Box 1046
Rogue River, Oregon 97537
Tel: 582-3216 Fax: 582-1314

R. P. Haberman	President
Thomas D. Anderson	Sr. Vice Pres./Cashier
Virgil Syverson	Sr. Vice Pres./Credit Administrator

Ashland Branch

250 Pioneer St., P.O. Box 36
Ashland, Oregon 97520
Tel: 482-9611

Fruitdale Branch

P.O. Box 1970
Grants Pass, Oregon 97526
Tel: 476-1177

Medford Branch

220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel: 773-6661

Poplar Drive Branch

2400 Poplar Drive, PO Box 1339
Medford, Oregon 97501
Tel: 776-6337

Stewart Avenue Branch

809 Stewart Avenue
Medford, Oregon 97501
Tel: 779-7009

Phoenix Branch

40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel: 535-3333

Talent Branch

201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel: 535-3394

Directors

Lyndel W. Newbry,
Chairman
James Coleman

John O. Dunkin
R. P. Haberman
Lawrence S. Horton

R. Gene Morris
Ford Patterson
Carleton E. Sandeen

SOUTH UMPQUA STATE BANK, ROSEBURG

Chartered October 19, 1953; Charter No. 321

Main Office,

445 S.E. Main St., P.O. Box 1726
Roseburg, Oregon 97470
Tel: 440-3900 Fax: 440-3941

Ronald K. Culbertson President
Wally Farmer Exec. Vice President
Monte L. King Sr. Vice Pres./Cashier

Canyonville Branch

215 S. Main Street
Canyonville, Oregon 97417
Tel: 839-4271

Glendale Branch

121 W. Pacific
Glendale, Oregon 97442
Tel: 832-2117

Myrtle Creek Branch

111 Pleasant
Myrtle Creek, Oregon 97457
Tel: 863-3186

Garden Valley Branch

Garden Valley Shopping Center
Roseburg, Oregon 97470
Tel: 440-3955

Valley Mall Facility

1484 Garden Valley Blvd.
Roseburg, Oregon 97470
Tel: 440-3957

Sutherlin Branch

101 W. Central
Sutherlin, Oregon 97479
Tel: 440-3951

Directors

Milton Herbert,
Chairman
Ronald K. Culbertson

Allyn C. Ford
LeRoy Hanna
Robert G. Hansen

Neil D. Hummel
Richard L. Petterson
C. J. Porter

***THE COMMERCIAL BANK, SALEM**

Chartered December 30, 1954; Charter No. 322

Head Office

301 Church Street N.E., P.O. Box 428
Salem, Oregon 97308
Tel: 399-2900 Fax: 399-3964

J. H. Pauls President
A. L. Faiman Sr. Vice President
Carolyn Cobb Sr. Vice President
Edgar B. Martin Sr. Vice President
Marvin C. Abeene Sr. Vice Pres./Trust Officer

Keizer Branch

4620 River Road N.
Keizer, Oregon 97303
Tel: 399-2966

Molalla Branch

401 E. Main Street
Molalla, Oregon 97038
Tel: 829-2237

Monmouth Branch

200 E. Main Street
Monmouth, Oregon 97361
Tel: 838-0601

Newberg Branch

112 N. College Street
Newberg, Oregon 97123
Tel: 538-3184

East Motor Branch

510 Lancaster Drive
Salem, Oregon 97309
Tel: 399-2944

Silverian Plaza Branch

3966 Silverton Road N.E.
Salem, Oregon 97303
Tel: 399-3953

South Salem Branch

3305 Commercial St. S.E.
Salem, Oregon 97302
Tel: 399-2977

West Motor Branch

1060 Wallace Road N.W.
Salem, Oregon 97304
Tel: 399-2957

Silverton Branch

315 E. Main Street
Silverton, Oregon 97381
Tel: 873-5376

Directors

Warren W. Cooley,
Chairman
Iral D. Barrett
J. Warren Carlin
Robert E. Corey

Lawrence L. Enninga
Thomas G. Golden
Lester D. Green
William B. Loch
Robert D. Morrison

E. George Ottum
J. H. Pauls
Ralph W. Raines
Forrest A. Weil

UNITED SAVINGS BANK, SALEM

Chartered October 16, 1978; Charter No. 2

Head Office333 High Street N.E., P.O. Box 868
Salem, Oregon 97308

Tel: 399-5300 Fax: 399-6002

M. J. Burford	President
Michael L. Allen	Sr. Vice Pres./Cashier
Ernest L. Dunn	Sr. Vice President
Carol J. Etzel	Sr. Vice President
Dick Rusch	Sr. Vice President

Bend Branch1543 N.E. Third Street, P.O. Box 951
Bend, Oregon 97709
Tel: 389-2211**Hillsboro Branch**626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel: 640-2673**Redmond Branch**617 S. 6th, P.O. Box 760
Redmond, Oregon 97756
Tel: 548-4594**Keizer Branch**4952 River Road N.
Salem, Oregon 97303
Tel: 399-5317**Lancaster Mall Branch**831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel: 399-5394**Lancaster & Market Branch**1565 Lancaster Drive N.E.
Salem, Oregon 97301
Tel: 399-6005**South Salem Branch**P.O. Box 3461
Salem, Oregon 97302
Tel: 399-5319**Woodburn Branch**2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel: 982-9921**Directors**Bruce E. Douglas,
Chairman
LeVern C. BellM. J. Burford
Hillary J. Etzel
Donne F. FisherRobert L. Sawtelle
John J. Tennant, Jr.
Marty E. Townsend
Charles E. Weeber***CLACKAMAS COUNTY BANK, SANDY**

Chartered January 27, 1911; Charter No. 71

Head OfficeP.O. Box 38
Sandy, Oregon 97055
Tel: 668-5501 Fax: 668-4340

Randall M. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Sr. Vice Pres./Cashier

Boring Office28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel: 663-3000**Gresham Office**2482 E. Burnside, P.O. Box 738
Gresham, Oregon 97030
Tel: 665-9444**Hoodland Office**67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel: 622-3131**Directors**Fred L. Proctor,
Chairman
Keith BowmanRawley Burns
Arnold Moore
George MorganJames Morgan
Randall M. Proctor**COLUMBIA RIVER BANKING COMPANY,
THE DALLES**

Chartered May 19, 1977; Charter No. 358

Head Office316 E. Third, P.O. Box 1030
The Dalles, Oregon 97058
Tel: 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice President/Cashier
Gary W. Hertel	Vice President
James C. McCall	Vice Pres./Loan Administrator
Kathleen T. Ayres	Asst. Vice President/Branch Manager

Maupin Branch5th & Deschutes
Maupin, Oregon 97037
Tel: 395-2228**Westside Branch**1100 W. Sixth Street
The Dalles, Oregon 97058
Tel: 296-1156**Directors**Robert L. R. Bailey,
Chairman
William A. Booth
Terry L. CochranRichard J. Croghan
Dale D. Elliott
William L. HuliseStephen D. Martin
W. L. Miller
Fred Thomsen***WOODBURN STATE BANK, WOODBURN**

Chartered July 10, 1979; Charter No. 379

Head Office110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel: 982-2265 Fax: 981-0949

Lanny M. Cutsforth	Pres./Chief Exec. Officer
Lyle F. Sauvageau	Exec. Vice President
Edward J. Everts	Sr. Vice President
Colleen M. Campbell	AVP/Cashier

DirectorsJohn Weisz, Jr.,
Chairman
Ersel ChristophersonLanny Cutsforth
John F. HamstreetLyle F. Sauvageau
John R. Taylor



DECREASES IN CAPITAL STOCK

<i>Name of Bank and Location</i>	<i>From</i>	<i>To</i>
Bank of Eastern Oregon Arlington	\$ 750,000	\$ 730,000

INCREASES IN CAPITAL STOCK

<i>Name of Bank and Location</i>	<i>From</i>	<i>To</i>
American Pacific Bank Aumsville	\$1,156,000	\$1,398,000
Bank of Myrtle Point Myrtle Point	351,000	469,000
Bank of Wallowa County Joseph	433,000	461,000
Citizens Bank Corvallis	2,108,000	2,319,000
Columbia River Banking Company The Dalles	421,000	424,000
Farmers and Merchants Bank Forest Grove	206,000	223,000
United Savings Bank Salem	1,651,000	1,652,000
Pacific Continental Bank Eugene	746,000	878,000
Siuslaw Valley Bank Florence	993,000	1,200,000
South Valley State Bank Klamath Falls	1,575,000	1,652,000
Western Bank Coos Bay	4,867,000	5,352,000

APPLICATIONS FOR AUTHORITY TO ORGANIZE INTERIM BANKS

<i>Name & Location</i>	<i>Date of Filing</i>	<i>Applicants</i>	<i>Fate</i>
SVB/CBC Acquisition, Inc. 777 Highway 101 P.O. Box 180 Florence, Oregon 97439	Oct. 25, 1989	Siuslaw Valley Bank	Approved Oct. 25, 1989
First Security Interim Bank 605 Center Street N.E. Salem, Oregon 97308	Oct. 26, 1989	Michael V. Fennel	Approved Oct. 26, 1989
Western Subsidiary Bank 290 S. Fourth St. Coos Bay, Oregon 97420-0244	Nov. 1, 1989	Michael L. Sickels	Approved Nov. 1, 1989

STATE OF OREGON: FINANCE SECTION

INTERIM BANKS CHARTERED

Name of Bank & Location	Articles Approved	Charter Issued	Charter No.	Disposition
First Security Interim Bank 605 Center Street N.E. Salem, Oregon 97308	Oct. 26, 1989	Nov. 1, 1989	431	To merge with and into United Savings Bank, with United Savings Bank becoming the resulting entity.

APPLICATIONS FOR AUTHORITY TO ORGANIZE STATE BANKS

Name & Location	Date Filed	Applicants	Fate
Bank of Southern Oregon (Intersection of Biddle Road and East McAndrews Road) Royal and East McAndrews Medford, Oregon 97504	Jun. 21, 1989	Michael Neyt	

REGISTERED BANK STOCK DEALERS

Name	For
Roger J. Shields	Cascade Stock Co. Inc. Subsidiary of Bank of the Cascades, Bend
Ernest B. Loomis	Inland Securities Corp. Subsidiary of Inland Empire Bank, Hermiston

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	Branch	City	Date Filed	Fate
Benton County Bank	Timberhill Branch	Corvallis	Jan. 4, 1989	Approved Feb. 9, 1989
Western Bank	I-5 South Branch	Medford	Jan. 13, 1989	Approved Jan. 23, 1989
Oregon First Bank	Sunnyside Branch	Clackamas	Mar. 6, 1989	Approved Mar. 20, 1989
Bank of Astoria	Warrenton Branch	Warrenton	Mar. 6, 1989	Approved Mar. 20, 1989
Security Pacific Bank Oregon	Sunset Square Branch	Aloha	Mar. 29, 1989	Approved Apr. 20, 1989
Security Pacific Bank Oregon	Tualatin Branch	Tualatin	Jun. 28, 1989	Approved Jul. 14, 1989
Valley of the Rogue Bank	Stewart Avenue Branch	Medford	Jul. 3, 1989	Approved Jul. 20, 1989
The Cottage Grove Bank	Creswell Branch	Creswell	Nov. 29, 1989	Approved Dec. 13, 1989

BRANCHES AUTHORIZED

<i>Name & Location of Branch</i>	<i>Parent Bank</i>	<i>Cert. No.</i>	<i>Authorized</i>	<i>Open</i>
Gresham Office 2482 E. Burnside Gresham, Oregon 97030	Clackamas County Bank	468	Dec. 22, 1988	Jan. 2, 1989
Eugene Main Branch 7th & Oak Branch Eugene, Oregon 97402	Centennial Bank	469	Mar. 8, 1989	Mar. 15, 1989
I-5 South Branch 81 E. Stewart Ave. Medford, Oregon 97501	Western Bank	472	Apr. 10, 1989	Apr. 10, 1989
Springfield Branch 1377 Mohawk Blvd., P.O. Box W Springfield, Oregon 97477	Centennial Bank	471	Apr. 20, 1989	Apr. 20, 1989
Downtown Branch 945 N.W. Bond St. Bend, Oregon 97701	Bank of the Cascades	470	Apr. 14, 1989	May 1, 1989
Warrenton Branch 1601 E. Harbor Drive Warrenton, Oregon 97146	Bank of Astoria	473	Mar. 20, 1989	Jul. 14, 1989
Barnes-Miller Branch 480 S.W. Miller Rd. Portland, Oregon 97225	Security Pacific Bank Oregon	474	Nov. 28, 1988	Aug. 1, 1989
Sunnyside Branch Corner of Sunnyside Rd. and Stevens Rd. Clackamas, Oregon 97266	West One Bank, Oregon	479	Jan. 1, 1990	Aug. 13, 1989
Timberhill Branch 2543 N.W. Kings Blvd. Corvallis, Oregon 97330 P.O. Box 315 Corvallis, Oregon 97339	Benton County Bank	475	Feb. 9, 1989	Aug. 30, 1989
Stewart Avenue Branch 809 Stewart Avenue Medford, Oregon 97501	Valley of The Rogue Bank	476	Jul. 20, 1989	Sep. 11, 1989
Creswell Office 265 E. Oregon Ave. P.O. Box 97 Creswell, Oregon 97424	Siuslaw Valley Bank	477	Nov. 6, 1989	Nov. 6, 1989
Poplar Drive Branch 2400 Poplar Drive Medford, Oregon 97504	Valley of the Rogue Bank	478	Dec. 16, 1988	Dec. 14, 1989

BRANCH APPLICATIONS WITHDRAWN

<i>Name and Location of Branch</i>	<i>Bank</i>	<i>Date Withdrawn</i>
North Grants Pass Branch	Valley of the Rogue Bank	May 12, 1989
Grants Pass, Oregon		

BRANCHES CLOSED

Name and Location of Branch	Parent Bank	Cert. No.	Date Closed
Eugene Main Branch 7th & Oak St., P.O. Box 1560 Eugene, Oregon 97440	Centennial Bank	469	Apr. 20, 1989
Beaverton Branch 12320 S.W. 116th Ave., P.O. Box 1332 Beaverton, Oregon 97075	Security Pacific Bank Oregon	444	Jul. 28, 1989
Forest Grove 1928 Pacific Avenue, P.O. Box 811 Forest Grove, Oregon 97116	Security Pacific Bank Oregon	445	Jul. 28, 1989
Fifth & Oak Branch 315 S.W. Fifth Ave., P.O. Box 69 Portland, Oregon 97207	Canadian Imperial Bank of Commerce	179	Jul. 31, 1989
Front & Yamhill Office 811 S.W. Front St., P.O. Box 8338 Portland, Oregon 97207	Key Bank of Oregon	289	Aug. 11, 1989
King City Branch 15555 S.W. 116th Ave., P.O. Box 23816 King City, Oregon 97223	Security Pacific Bank Oregon	453	Nov. 9, 1989

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS

From	To	Effective Date
10th & Lincoln Branch 275 W. 10th Ave., P.O. Box 10128 Eugene, Oregon 97440	Eugene Branch of Security Pacific Bank Oregon	Feb. 4, 1989
Pacific Security Bank 1974 Winchester Avenue Reedsport, Oregon 97467	Pacific State Bank	Feb. 24, 1989
Oregon First Bank 234 S.W. Broadway, P.O. Box 2882 Portland, Oregon 97208	West One Bank, Oregon	Apr. 7, 1989
Beaverton Branch of Oregon First Bank P.O. Box 628 Beaverton, Oregon 97075	Beaverton Branch of West One Bank, Oregon	Apr. 7, 1989
Eugene Branch of Oregon First Bank P.O. Box 1988 Eugene, Oregon 97401	Eugene Branch of West One Bank, Oregon	Apr. 7, 1989
Gresham Branch of Oregon First Bank P.O. Box 526 Gresham, Oregon 97030	Gresham Branch of West One Bank, Oregon	Apr. 7, 1989
Hillsboro Branch of Oregon First Bank P.O. Box 666 Hillsboro, Oregon 97123	Hillsboro Branch of West One Bank, Oregon	Apr. 7, 1989
Kruse Woods Branch of Oregon First Bank 5285 S.W. Meadows Rd., Suite 148 Lake Oswego, Oregon 97035	Kruse Woods Branch of West One Bank, Oregon	Apr. 7, 1989

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS — Continued

From	To	Effective Date
Milwaukie Branch of Oregon First Bank P.O. Box 22365 Milwaukie, Oregon 97222	Milwaukie Branch of West One Bank, Oregon	Apr. 7, 1989
Columbia Plaza Branch of Oregon First Bank P.O. Box 311 Portland, Oregon 97208	Columbia Plaza Branch of West One Bank, Oregon	Apr. 7, 1989
Ione Plaza Branch of Oregon First Bank 1717 S.W. Park Portland, Oregon 97201	Ione Plaza Branch of West One Bank, Oregon	Apr. 7, 1989
Lloyd Branch of Oregon First Bank 905 N.E. Halsey Portland, Oregon 97232	Lloyd Branch of West One Bank, Oregon	Apr. 7, 1989
N.E. 122nd & Halsey Branch of Oregon First Bank 12141 N.E. Halsey Portland, Oregon 97220	N.E. 122nd & Halsey Branch of West One Bank, Oregon	Apr. 7, 1989
Salem Branch of Oregon First Bank 3805 Center St. N.E. Salem, Oregon 97301	Salem Branch of West One Bank, Oregon	Apr. 7, 1989
Centennial Bank 1377 Mohawk Blvd., P.O. Box W Springfield, Oregon 97477	Centennial Bank 675 Oak St., P.O. Box 1560 Eugene, Oregon 97440	Apr. 20, 1989
Brookings-Harbor Branch of Security Bank P.O. Box 3000G Brookings, Oregon 97415-0547	Brookings-Harbor Branch of Security Bank P.O. Box 3000G 16271 Highway 101 Brookings, Oregon 97415-0547	Jun. 9, 1989
Hillsboro Mall Branch of Security Pacific Bank Oregon 980 S.E. Oak, P.O. Box 23 Hillsboro, Oregon 97123	Sunset Esplanade Branch of Security Pacific Bank Oregon 2381 S.E. Tualatin Valley Highway Hillsboro, Oregon 97123	Jun. 16, 1989
Downtown Branch 222 W. Main St. P.O. Box 1056 Medford, Oregon 97501	Medford Main Branch 222 W. Main St. P.O. Box 1056 Medford, Oregon 97501	Jul. 1, 1989
Community Bank of Creswell 265 E. Oregon Ave. P.O. Box 97 Crestwell, Oregon 97424	Creswell Office Siuslaw Valley Bank 265 E. Oregon Ave. P.O. Box 97 Creswell, Oregon 97424	Nov. 6, 1989
The Hongkong and Shanghai Banking Corporation 300 S.W. Sixth Avenue P.O. Box 40208 Portland, Oregon 97204	The Hongkong and Shanghai Banking Corporation Limited 300 S.W. Sixth Avenue P.O. Box 40208 Portland, Oregon 97204	Nov. 21, 1989
West Motor Branch of The Commercial Bank 699 Wallace Road N.W. Salem, Oregon 97304	West Motor Branch of The Commercial Bank 1060 Wallace Road N.W. Salem, Oregon 97304	Dec. 18, 1989

BANKS DISCONTINUING BUSINESS

(Via Merger, Conversion, Closure, or Change of Name)

<i>Name and Location</i>	<i>Disposition</i>	<i>Effective Date</i>
Jefferson State Bank Medford	Merged with and into First Interstate Bank of Oregon N.A. On effective date, Jefferson State Bank became the East McAndrews Branch of First Interstate Bank of Oregon, N.A.	May 12, 1989
Community Bank of Creswell	Merged with and into SVB/CBC Acquisition Inc., (an interim bank). On effective date, Community Bank of Creswell became the Creswell Office of Siuslaw Valley Bank, Florence, Oregon.	close of business Nov. 3, 1989

BANKS HAVING INSURANCE POWERS

<i>Name and Location of Bank</i>	<i>Division Approved Date</i>	<i>Name and Location of Bank</i>	<i>Division Approved Date</i>
Security Pacific Bank Oregon P.O. Box 3066 Portland, Oregon 97208	Oct. 1, 1987	Oregon Pacific Banking Co. P.O. Box 22000 Florence, Oregon 97439	Feb. 8, 1988
West One Bank, Oregon P.O. Box 2882 Portland, Oregon 97208	Oct. 7, 1987	Pacific Continental Bank P.O. Box 3155 Eugene, Oregon 97403	Feb. 8, 1988
United Savings Bank P.O. Box 868 Salem, Oregon 97308	Oct. 20, 1987	South Umpqua State Bank P.O. Box 1726 Roseburg, Oregon 97470	Feb. 8, 1988
Yaquina Bay Bank P.O. Box 1770 Newport, Oregon 97365	Dec. 2, 1987	Tri-County Banking Co. P.O. Box 377 Junction City, Oregon 97448	Feb. 8, 1988
The Commercial Bank 301 Church Street NE P.O. Box 428 Salem, Oregon 97308	Jan. 7, 1988	Valley of the Rogue Bank P.O. Box 1046 Rogue River, Oregon 97537	Feb. 11, 1988
Security Bank P.O. Box 1350 Coos Bay, Oregon 97420	Jan. 8, 1988	Bank of Myrtle Point P.O. Box 50 Myrtle Point, Oregon 97458	Feb. 17, 1988
Centennial Bank 1377 Mohawk Blvd. Springfield, Oregon 97477	Jan. 12, 1988	Crater Bank P.O. Box 3490 Central Point, Oregon 97502	Feb. 17, 1988
Clackamas County Bank P.O. Box 38 Sandy, Oregon 97055	Jan. 22, 1988	Key Bank of Oregon 1211 S.W. Fifth Avenue, Suite 300 Portland, Oregon 97204	Feb. 17, 1988
Bank of Eastern Oregon P.O. Box 38 Arlington, Oregon 97836	Jan. 22, 1988	The Cottage Grove Bank P.O. Box 128 Cottage Grove, Oregon 97424	Feb. 19, 1988
Bank of Astoria P.O. Box 28 Astoria, Oregon 97103	Jan. 22, 1988	Inland Empire Bank P.O. Box F Hermiston, Oregon 97838	Feb. 19, 1988
Colonial Banking Company P.O. Box 971 Grants Pass, Oregon 97526	Jan. 27, 1988	Western Bank P.O. Box 1720 Coos Bay, Oregon 97420	Feb. 19, 1988
Bank of the Cascades P.O. Box 5879 Bend, Oregon 97708	Jan. 29, 1988	Bank of Commerce P.O. Box 50 Milton-Freewater, Oregon 97862	Feb. 19, 1988
Columbia River Banking Company P.O. Box 1030 The Dalles, Oregon 97058	Feb. 8, 1988	Family Bank of Commerce P.O. Box 771 Grants Pass, Oregon 97526	Feb. 19, 1988
Home Valley Bank P.O. Box 129 Cave Junction, Oregon 97523	Feb. 8, 1988	Siuslaw Valley Bank P.O. Box 280 Florence, Oregon 97439	Feb. 19, 1988

BANKS HAVING INSURANCE POWERS

<i>Name and Location of Bank</i>	<i>Division Approved Date</i>	<i>Name and Location of Bank</i>	<i>Division Approved Date</i>
Bank of Wallowa County P.O. Box X Joseph, Oregon 97846	Feb. 23, 1988	Valley Community Bank P.O. Box 807 McMinnville, Oregon 97128	Oct. 18, 1989
South Valley State Bank P.O. Box 5210 Klamath Falls, Oregon 97601	Mar. 30, 1988	Citizens Bank P.O. Box 30 Corvallis, Oregon 97339	Dec. 18, 1989
Juniper Banking Company P.O. Box O Madras, Oregon 97741	Oct. 13, 1988	The Prineville Bank 422 North Beaver Prineville, Oregon 97754	Dec. 18, 1989

REGISTERED BANK HOLDING COMPANIES

<i>Holding Company</i>	<i>Location</i>	<i>Subsidiary Banks</i>	<i>Location</i>
Baker Boyer Bancorp	Walla Walla, WA	Bank of Commerce	Milton-Freewater
CCB Financial Corporation	Sandy	Clackamas County Bank	Sandy
CG Bancorp	Cottage Grove ...	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
Family Bancorp	Grants Pass	Family Bank of Commerce	Grants Pass
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Oregon, N.A. ...	Portland
Key Bancshares of Alaska	Anchorage, AK ..	Key Bank of Oregon	Portland
National Security Bank Holding Co.	Newport	National Security Bank	Newport
PTB Corporation	Salem	Pioneer Trust Bank	Salem
Security Pacific Oregon Bancorp .	Los Angeles, CA	Security Pacific Bank Oregon	Portland
Security Bank Holding Company .	Coos Bay	Security Bank	Coos Bay
U.S. Bancorp	Portland	First National Bank of Oregon	Portland
		United States National Bank of Oregon	
United Bancorp	Roseburg	Douglas National Bank	Roseburg
VRB Bancorp	Rogue River	Valley of the Rogue Bank	Rogue River
Valley Community Bancorp	McMinnville	Valley Community Bank	McMinnville
Valley West Bancorp	Springfield	Centennial Bank	Eugene
West Coast Bancorp	Newport	The Bank of Newport	Newport
West One Bancorp	Boise, ID	West One Bank, Oregon	Portland
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

<i>Name of Bank</i>	<i>Location</i>
American Pacific Bank	Aumsville
Home Valley Bank	Cave Junction
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Valley Community Bank	McMinnville
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville

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CONSOLIDATED REPORTS
of
Condition of All Banks in Oregon
and Five-year Comparative Growth Analysis
Compiled as of
December 31, 1989



CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF
STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES)
AND FIVE-YEAR COMPARATIVE ANALYSIS

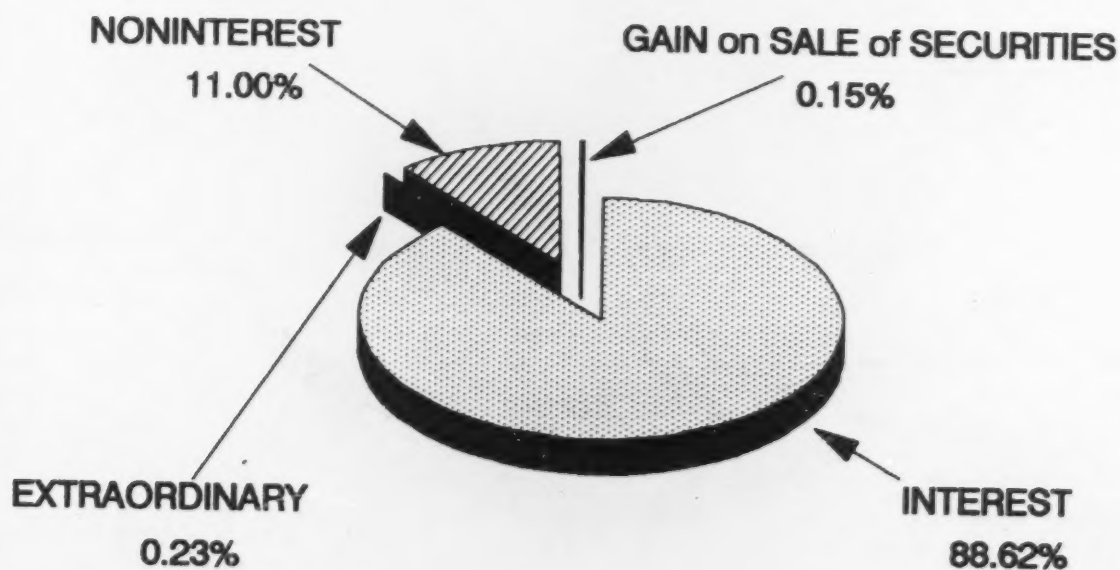
SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS					% of Change
	1985	1986	1987	1988	1989	
INTEREST INCOME:						
Real estate loan income	\$ 92,088	\$ 81,760	\$101,721	\$114,676	\$140,224	22.28
Depository inst. loan income	0	0	0	0	0	0.00
Agriculture and farm loan income	2,912	4,755	5,629	5,528	8,024	45.15
Installment loan income	24,105	19,918	21,416	19,214	22,519	17.20
Other individual loan income	21,135	13,005	27,386	41,579	58,138	39.83
Credit cards and related plan income	15,468	9,910	13,692	14,129	18,408	30.29
Commercial and all other loan income	162,075	120,497	132,826	159,863	171,620	7.35
Lease financing receivables income	822	687	506	755	824	9.14
Other interest income	22,879	21,267	18,800	15,345	15,549	1.33
U.S. Treasury and Government Securities Inc.	80,951	56,263	60,147	62,491	69,409	11.07
Total interest income	\$422,435	\$328,062	\$382,123	\$433,582	\$504,715	16.41
INTEREST EXPENSE:						
Nontransaction TCD 100,000 or more	\$ 25,238	\$ 18,569	\$ 16,133	\$ 17,359	\$ 21,347	22.97
Deposits in foreign offices interest	0	0	0	0	0	0.00
Fed funds purch. and sec. sold expense	7,554	3,491	5,606	12,918	29,092	125.21
U.S. TR. and other borrowings interest	2,652	1,263	1,755	2,082	7,566	263.40
Mortgage and capitalized lease interest	1,310	689	532	589	504	-14.42
Subordinated notes and deb. interest	2,959	1,660	647	466	215	-53.86
All other time deposit interest exp	211,474	155,537	158,461	177,258	203,857	15.01
Total interest expense	\$251,187	\$181,209	\$183,134	\$210,672	\$262,581	24.64
Net interest income	\$171,248	\$146,853	\$198,989	\$222,910	\$242,134	8.63
Provision for loan and lease losses	\$ 20,699	\$ 18,247	\$ 33,528	\$ 11,959	\$ 12,230	2.27
Provision for allocated transfer risk	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.00
NON-INTEREST INCOME:						
Income from fiduciary activities	\$ 4,615	\$ 3,948	\$ 5,102	\$ 2,843	\$ 2,951	3.80
Service charges on deposit accounts	25,543	20,080	25,082	26,167	28,114	7.44
Trading gains (losses), fees fgn. exch.	140	106	147	124	262	111.29
Other foreign transaction gains (losses)	19	7	57	90	101	12.22
Gains (losses), fees trading accounts	967	906	630	962	1,423	47.92
Other noninterest income	22,441	15,886	22,329	31,264	29,788	-4.72
Total noninterest income	\$ 53,725	\$ 40,933	\$ 53,347	\$ 61,450	\$ 62,639	1.93
Gains (losses) on securities	3,311	6,217	616	1,108	860	-22.38
NON-INTEREST EXPENSE:						
Salaries and employee benefits	\$ 93,246	\$ 76,230	\$ 92,559	\$ 99,197	\$104,5525.41	
Expense of premises and fixed assets	33,355	25,599	30,832	31,669	32,310	2.02
Other noninterest expense	73,856	59,486	78,721	82,945	85,035	2.52
Total noninterest expense	\$200,457	\$161,315	\$202,112	\$213,803	\$221,897	3.79
Income (loss) before taxes and extr.	\$ 7,128	\$ 14,441	\$ 17,314	\$ 59,704	\$ 71,506	19.77
Applicable income taxes	4,416	9,042	6,233	20,121	23,285	15.72
Income (loss) before extr. and adj.	\$ 2,712	\$ 5,399	\$ 11,081	\$ 39,583	\$ 48,221	21.82
Extraordinary items and adj. gross	\$ 4,043	\$ 1,416	\$ 13,181	\$ 1,051	\$ 1,338	27.31
Applicable income taxes	0	-280	0	0	0	0.00
Extraordinary items and adj. net	\$ 4,043	\$ 1,696	\$ 13,181	\$ 1,051	\$ 1,338	27.31
Net income (loss)	\$ 6,755	\$ 7,095	\$ 24,262	\$ 40,634	\$ 49,559	21.96
Cash dividends/net income	50.45	55.70	33.54	25.68	27.76	
Net income/capital	2.57	2.63	8.65	12.73	14.21	
Net income/assets	0.16	0.16	0.55	0.85	0.94	

Banks not included: United Savings Bank
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
The Hongkong and Shanghai Banking Corporation Limited
The Royal Bank of Canada

STATE CHARTERED COMMERCIAL BANKS

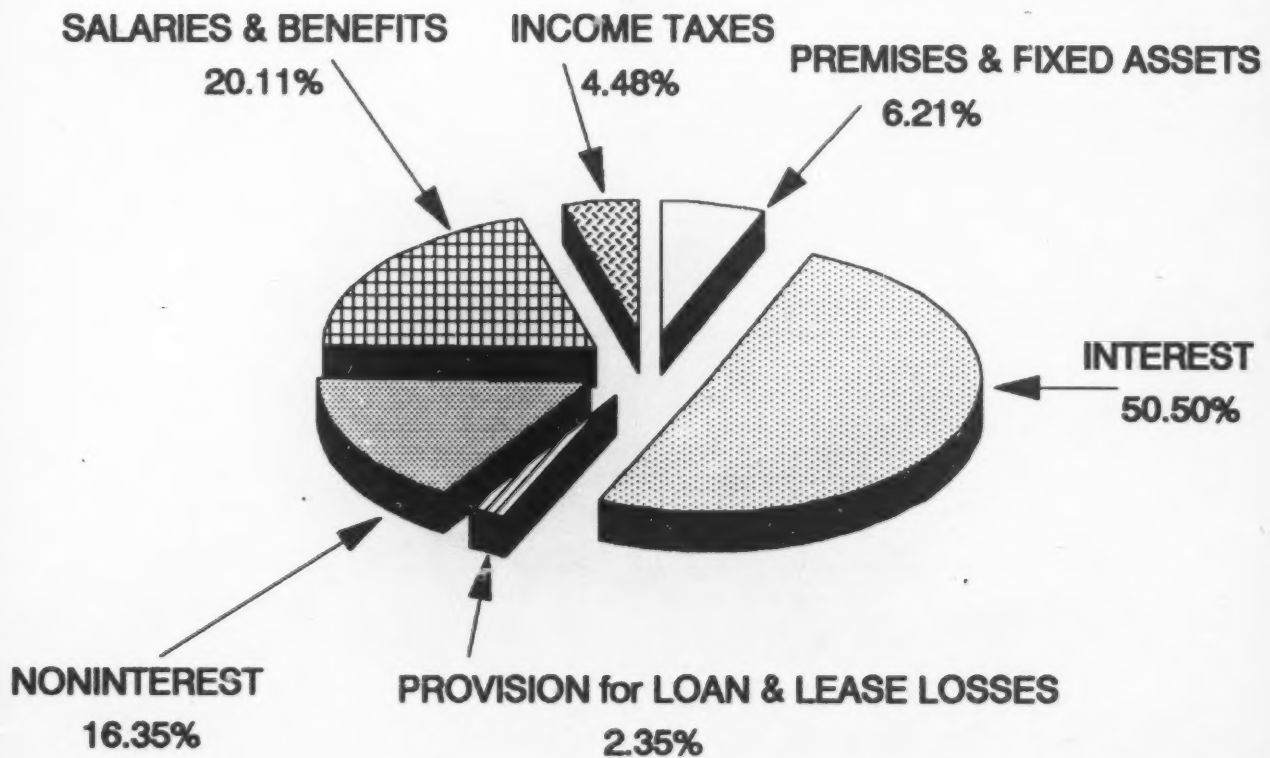
Sources of Income (1989)

569,552,000



Expenses (1989)

519,993,000



STATE OF OREGON: FINANCE SECTION

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1989

		ASSETS							
City	STATE BANKS	Cash & Due From Banks	Securities	Federal Funds Sold Securities Purchased	Loans & Leases Less Unearned Income	Loan Reserves	Net Loans & Leases	Bank Premises Furniture & Fixtures	Other Real Estate
Arlington	Bank of Eastern Oregon	4,854	9,659	650	15,988	275	15,713	512	30
Astoria	Bank of Astoria	3,041	7,984	3,525	36,326	411	35,915	1,063	50
Aumsville	American Pacific Bank	291	566	2,995	5,606	76	5,530	385	125
Bend	Bank of the Cascades	5,065	11,945	0	32,558	418	32,140	1,212	0
Cave Junction	Home Valley Bank	526	3,051	1,500	6,832	112	6,720	291	39
Central Point	Crater Bank	3,409	1,852	533	8,762	82	8,680	632	97
Coos Bay	Security Bank	5,771	25,675	888	46,596	475	46,121	2,498	283
Coos Bay	Western Bank	24,803	144,561	10,255	225,290	2,782	222,508	9,441	1,441
Corvallis	Benton County Bank	1,706	4,783	4,950	12,155	121	12,034	728	50
Corvallis	Citizens Bank	6,706	16,496	3,500	51,960	402	51,558	2,173	320
Cottage Grove	The Cottage Grove Bank	1,437	1,863	1,920	7,821	76	7,745	476	14
Dallas	Bank of Willamette Valley	1,972	7,357	1,000	11,293	121	11,172	304	116
Dallas	Great Western Bank	360	1,486	850	1,162	36	1,126	214	0
Eugene	Pacific Continental Bank	2,840	6,049	2,200	25,640	292	25,346	1,036	0
Eugene	Centennial Bank	8,133	21,014	0	67,258	708	66,550	1,415	265
Florence	Siuslaw Valley Bank	4,870	22,532	3,400	42,586	372	42,214	3,536	775
Florence	Oregon Pacific Banking Co.	5,603	6,593	1,125	18,729	284	18,445	967	343
Forest Grove	Farmers and Merchants Bank	4,404	16	750	6,789	92	6,697	350	471
Grants Pass	Family Bank of Commerce	902	5,498	2,900	14,435	209	14,226	775	177
Grants Pass	Colonial Banking Company	2,305	5,138	850	16,775	88	16,687	1,298	670
Hermiston	Inland Empire Bank	5,187	13,823	10,978	74,430	613	73,817	1,782	906
Joseph	Bank of Wallowa County	718	1,452	1,350	13,227	157	13,070	611	0
Junction City	Tri-County Banking Co.	1,783	3,177	1,870	11,019	110	10,909	876	10
Klamath Falls	South Valley State Bank	3,916	15,428	3,825	48,219	495	47,724	1,151	412
Madras	Juniper Banking Company	2,379	3,895	2,300	10,150	177	9,973	680	0
McMinnville	Valley Community Bank	1,437	3,086	1,900	7,782	120	7,662	668	182
Milton-Freewater	Bank of Commerce	2,177	10,284	1,282	29,363	237	29,126	594	58
Myrtle Point	Bank of Myrtle Point	713	5,167	1,750	6,603	96	6,507	138	47
Newport	The Bank of Newport	4,901	28,379	4,250	51,430	788	50,642	1,985	103
Newport	Yaquina Bay Bank	3,475	7,036	9,844	19,365	331	19,034	596	461
Portland	The Royal Bank of Canada	508	0	1,047	70,639	0	70,639	0	0
Portland	The Hongkong and Shanghai Banking Corp.	800	0	0	80,860	0	80,860	0	0
Portland	American State Bank	2,536	2,836	4,430	4,738	43	4,695	170	463
Portland	Security Pacific Bank Oregon	148,847	67,297	4,778	1,085,864	15,860	1,070,004	20,167	6,953
Portland	Key Bank of Oregon	135,537	238,756	0	910,801	13,037	897,764	21,773	4,555
Portland	West One Bank, Oregon	18,870	64,255	12,700	236,233	2,873	233,360	4,847	52
Portland	The Bank of Tokyo Ltd.	3,124	186	0	466,571	0	466,571	0	0
Portland	The Bank of Nova Scotia	2,062	0	0	60,900	0	60,900	0	0
Prineville	The Prineville Bank	1,231	1,638	2,576	9,042	203	8,839	643	238
Reedsport	Pacific State Bank	1,236	22,800	1,000	15,008	107	14,901	502	0
Rogue River	Valley of the Rogue Bank	7,237	16,885	5,700	53,383	921	52,462	3,029	546
Roseburg	South Umpqua State Bank	6,547	54,732	3,950	46,216	780	45,436	1,329	572
Salem	The Commercial Bank	15,761	43,185	3,700	122,377	1,162	121,215	3,982	77
Salem	United Savings Bank	7,128	9,824	9,787	168,933	2,172	166,761	3,763	2,109
Sandy	Clackamas County Bank	1,565	12,957	5,098	35,788	322	35,466	1,152	5
The Dalles	Columbia River Banking Company	1,288	8,472	0	18,868	197	18,671	616	31
Woodburn	Woodburn State Bank	3,230	727	2,900	9,804	93	9,711	27	233
Total—All State Chartered Banks		473,191	940,395	140,786	4,323,060	47,192	4,275,868	100,387	23,319

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Noninterest-Bearing Deposits	Interest-Bearing Deposits	Federal Funds Purchased Securities Sold	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Total Capital
544	31,962	-7.29	2,764	25,134	0	404	0	730	1,850	1,080	3,660
1,295	52,873	10.63	8,035	40,109	0	490	0	1,447	2,023	769	4,239
109	10,001	13.66	1,219	7,658	0	100	0	1,398	905	-1,270	1,033
1,381	51,743	19.03	16,187	31,540	200	452	0	500	2,300	564	3,364
209	12,336	2.30	1,753	9,065	0	45	0	720	313	440	1,473
107	15,310	5.46	3,994	9,759	0	123	0	504	576	354	1,434
2,603	83,839	0.49	12,630	62,390	1,100	1,126	0	1,158	2,177	2,510	5,313
6,173	419,182	13.50	72,413	315,863	0	4,622	0	5,352	7,941	10,752	24,045
293	24,544	5.20	4,722	17,531	0	234	0	900	900	257	2,057
1,013	81,766	14.09	15,575	54,244	0	971	0	2,319	3,181	1,339	6,839
324	13,779	19.67	2,977	9,655	0	99	0	500	400	148	1,048
383	22,304	9.92	5,297	14,669	0	178	0	150	850	1,160	2,160
376	4,412	-61	623	2,566	0	38	0	559	559	67	1,186
487	37,960	17.71	8,472	25,726	0	281	146	878	1,900	557	3,335
1,093	98,470	9.74	20,591	58,231	2,250	659	836	1,010	4,240	1,301	6,551
2,151	79,478	19.93	13,316	59,558	0	423	600	1,200	2,800	1,581	5,581
534	33,610	13.13	4,289	25,645	0	595	0	823	844	1,414	3,081
94	12,782	10.12	1,513	10,375	0	110	0	223	401	160	784
286	24,764	12.06	5,972	16,523	0	228	0	600	900	541	2,041
351	27,299	12.75	4,928	20,372	0	466	0	750	750	33	1,533
1,627	108,120	5.85	18,906	70,361	0	1,873	0	763	4,608	2,709	7,980
345	17,546	12.76	1,644	15,090	0	74	0	461	459	-182	738
415	19,040	10.23	3,066	14,171	0	216	0	700	700	187	1,587
1,549	74,005	14.53	8,656	59,256	0	1,376	0	1,854	2,892	169	4,715
210	19,437	19.97	5,464	12,012	0	367	0	902	902	-210	1,594
194	15,129	5.13	2,145	11,814	0	112	0	906	1,235	-1,083	1,058
1,164	44,685	-1.03	5,854	34,380	0	487	0	300	2,700	964	3,964
178	14,500	4.68	1,836	10,972	0	160	0	469	393	670	1,532
2,025	92,285	17.44	8,644	76,454	0	855	0	900	3,436	1,996	6,332
470	40,916	10.46	4,864	31,790	1,159	387	0	908	906	902	2,716
5,234	77,428	-55.87	386	1,837	0	75,205	0	0	0	0	0
16,502	98,162	-8.67	940	5,502	0	91,720	0	0	0	0	0
120	15,250	16.27	5,667	7,184	0	589	0	400	600	810	1,810
107,775	1,425,821	16.21	241,897	806,812	162,180	113,879	0	5,355	68,874	5,364	79,593
23,567	1,321,952	6.75	274,321	889,976	385	24,200	0	1,013	65,770	22,952	89,735
5,712	339,796	18.13	47,564	243,416	3,200	3,038	0	200	12,800	7,764	20,764
1,953,890	2,423,771	88.95	19,832	2,167,028	0	236,911	0	0	0	0	0
688,166	751,128	-47.51	4,114	743,086	0	3,928	0	0	0	0	0
166	15,331	12.38	3,251	10,279	0	135	0	687	624	355	1,666
666	41,105	2.10	4,535	32,256	0	756	0	407	2,793	358	3,558
1,068	86,927	19.23	20,652	58,240	0	444	0	1,105	2,228	4,249	7,582
2,023	114,589	3.81	15,018	91,445	0	920	0	235	3,565	3,507	7,206
3,142	191,062	5.89	32,015	142,106	0	1,414	0	1,924	6,820	6,783	15,527
3,072	202,424	0.88	11,092	164,153	0	7,554	0	1,652	12,688	5,285	19,625
805	57,046	9.73	7,525	44,742	0	376	0	310	2,290	1,805	4,405
470	29,548	16.92	2,836	24,204	300	283	0	424	957	554	1,925
313	17,141	13.46	5,005	9,983	0	142	0	594	1,100	317	2,011
2,840,568	8,794,514	-2.02	964,990	6,606,171	170,774	579,619	1,532	43,890	235,151	91,361	369,759

STATE OF OREGON: FINANCE SECTION

CONSOLIDATED REPORTS OF CONDITION OF

Compiled as of

All amounts expressed

NATIONAL BANKS		ASSETS							
		Cash & Due From Banks	Securities	Federal Funds Sold Securities Purchased	Loans & Leases Less Unearned Income	Loan Reserves	Net Loans & Leases	Bank Premises Furniture & Fixtures	Other Real Estate
Canby	First National Bank of Oregon	41	68	4,000	25	0	25	0	0
Newport	National Security Bank	4,094	34,296	4,000	49,084	1,183	47,901	1,196	0
Portland	The Bank of California, N.A.	19,329	0	0	155,993	0	155,993	0	0
Portland	First Interstate Bank of Oregon, N.A.	832,783	1,244,422	2,400	4,014,529	59,652	3,954,877	104,942	18,959
Portland	United States National Bank of Oregon	810,340	1,646,115	158,700	7,080,312	95,232	6,985,080	82,242	40
Portland	First Consumers National Bank	324	120	0	20,302	305	19,997	0	0
Roseburg	Douglas National Bank	5,667	39,079	2,860	30,924	762	30,162	2,449	78
Salem	Pioneer Trust Bank, N.A.	6,740	56,942	3,100	24,371	236	24,135	1,091	0
Total—National Banks		1,679,318	3,021,042	175,060	11,356,540	167,370	11,199,170	191,920	19,074

FIVE-YEAR COMPARATIVE

Compiled as of

All amounts expressed

GROWTH ANALYSIS

Five Year Totals—All State		12-31-89	473,191	940,366	140,786	4,323,060	47,192	4,275,868	100,387	23,319
Chartered Banks in Oregon		12-31-88	435,773	866,092	109,871	3,997,617	46,216	3,949,401	99,843	34,092
		12-31-87	494,539	785,766	191,966	3,501,161	46,571	3,454,590	96,747	37,973
		12-31-86	486,950	834,312	197,929	3,480,580	35,900	3,444,680	103,389	53,563
		12-31-85	452,810	869,656	259,628	3,504,675	33,806	3,470,870	106,860	61,705
Increase Between		12-31-88 & 12-31-89	37,418	72,303	30,915	325,443	-1,024	326,467	1,544	-10,773
Percent of Change			8.59	8.33	28.14	8.14	-2.12	8.27	1.56	-31.60
Five Year Totals—National Banks in Oregon		12-31-89	1,679,318	3,021,042	175,060	11,356,540	167,370	11,199,170	191,920	19,074
		12-31-88	1,534,980	2,726,766	360,575	9,579,422	121,387	9,458,035	169,410	15,802
		12-31-87	1,678,338	2,525,370	632,040	8,995,628	150,802	8,844,826	168,729	33,577
		12-31-86	1,953,720	2,240,259	1,196,035	8,703,479	94,286	8,609,194	166,467	49,856
		12-31-85	1,416,915	2,021,069	859,357	8,431,089	85,761	8,345,308	167,523	77,589
Increase Between		12-31-88 & 12-31-89	144,338	294,276	-185,515	1,777,118	35,983	1,741,135	22,510	3,272
Percent of Change			9.40	10.79	-61.45	18.55	29.64	18.41	13.29	20.71
Five Year Totals—All banks in Oregon		12-31-89	2,152,509	3,961,437	315,846	15,679,600	204,562	15,475,038	292,307	42,393
		12-31-88	1,970,753	3,594,858	470,446	13,577,039	169,603	13,407,436	268,253	49,894
		12-31-87	2,173,177	3,311,136	824,006	12,496,789	197,373	12,299,416	265,476	71,550
		12-31-86	2,442,870	3,074,571	1,393,964	12,184,059	130,186	12,053,874	269,856	103,418
		12-31-85	1,869,725	2,890,727	1,118,985	11,935,744	119,566	11,816,178	276,383	139,284
Increase Between		12-31-88 & 12-31-89	181,756	366,579	-154,600	2,102,561	34,959	2,067,602	24,054	-7,501
Percent of Change			9.22	10.20	-32.86	15.49	20.61	15.42	8.97	-15.03

ALL NATIONAL BANKS IN OREGON

December 31, 1989

in thousands of dollars

Other Assets	Total Assets	% of Change Year to Date	LIABILITIES								Total Capital
			Noninterest-Bearing Deposits	Interest-Bearing Deposits	Federal Funds Purchased Securities Sold	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	
10	4,144	-89.85	21	0	0	8	0	1,125	1,905	1,085	4,115
1,290	92,777	14.37	11,453	71,303	0	1,062	0	911	911	7,137	8,959
20,009	196,331	-4.60	42,353	133,402	0	20,276	0	300	0	0	300
175,516	6,333,899	8.54	1,132,589	3,999,820	250,186	176,543	0	53,131	139,771	204,288	397,190
586,439	10,263,310	20.40	1,283,362	5,710,639	1,098,561	1,287,968	15,705	36,547	78,002	600,688	715,237
2,323	22,764	374.74	38	100	0	19,814	0	2,000	4,600	-3,788	2,812
1,650	81,942	10.22	13,506	48,420	0	3,543	1,000	2,116	546	3,192	5,845
1,468	93,476	7.38	9,916	68,967	0	569	0	2,150	2,425	9,449	14,024
768,705	17,088,643	14.35	2,493,238	10,032,451	1,348,747	1,509,783	16,705	96,280	228,160	822,051	1,148,491

GROWTH ANALYSIS

December 31, 1989

in thousands of dollars

2,840,565	8,794,514	-2.08	964,990	6,606,171	170,774	579,619	1,582	43,880	235,151	91,361	369,759
3,485,030	8,981,102	19.09	912,019	6,937,680	164,575	535,827	1,782	43,338	229,194	65,088	337,620
2,479,287	7,541,168	6.58	827,429	5,750,547	161,968	499,123	5,061	42,768	205,739	47,643	297,150
1,982,511	7,075,334	11.14	1,077,158	5,054,841	68,758	581,550	8,473	46,891	196,607	41,056	284,554
1,142,865	6,366,386	-18.74	736,139	4,597,456	92,081	651,196	22,590	58,197	163,934	44,791	265,922
-644,462	-186,588		52,971	-331,509	6,199	43,792	-200	552	5,957	26,273	32,139
-18.49	-2.08		5.81	-4.78	3.77	8.17	-11.22	1.27	2.60	40.37	9.52
768,705	17,088,643	14.35	2,493,238	10,032,451	1,348,747	1,509,783	16,705	96,280	228,160	822,051	1,148,491
678,563	14,944,131	3.53	2,410,452	9,042,713	997,956	734,928	21,705	97,405	206,743	693,344	997,492
551,722	14,434,602	-3.66	2,330,758	8,838,743	1,594,047	657,231	35,705	106,944	216,626	654,548	978,118
767,332	14,982,862	8.31	2,524,313	8,456,312	1,973,088	1,076,570	39,705	97,232	204,983	610,659	912,874
946,048	13,833,809	9.41	2,049,058	7,726,869	1,904,969	1,273,994	43,705	95,805	204,606	534,803	835,214
90,142	2,144,512		82,786	999,738	350,791	774,855	-5,000	875	21,417	128,707	150,999
13.28	14.35		3.43	10.95	35.15	105.43	-23.04	0.90	10.36	18.56	15.14
3,609,273	25,883,157	8.18	3,458,228	16,638,622	1,519,521	2,069,402	18,287	142,170	463,311	913,412	1,518,250
4,163,593	23,925,233	8.87	3,322,471	15,990,393	1,162,531	1,270,755	23,487	140,743	435,937	758,432	1,335,112
3,031,009	21,975,770	-3.7	3,158,187	14,589,290	1,755,915	1,156,354	40,756	150,712	422,365	702,191	1,275,268
2,719,843	22,058,196	9.20	3,601,471	13,511,153	2,041,846	1,658,120	48,178	144,123	401,590	661,715	1,197,428
2,088,903	20,200,195	-1.36	2,785,197	12,324,327	1,997,050	1,925,190	66,295	154,002	368,540	579,594	1,102,136
-554,320	1,967,924		135,757	658,229	356,980	818,647	-5,200	1,427	27,374	154,980	183,138
-13.31	8.18		4.09	4.12	30.71	64.42	-22.14	1.01	6.28	20.43	13.72

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES

Listed by Counties and Cities, Showing Deposits
All dollar amounts are rounded to the nearest thousand
As of December 31, 1989

Bank Name and Location		Deposits	% of Change	% of County
BAKER COUNTY				
Baker	Baker Branch, First Interstate Bank of Oregon, N.A.	\$.	0.00	0.00
Baker	Baker Branch, USNB	51,969	10.34	74.31
Baker	Baker Branch, Western Bank	6,785	19.81	9.70
Halfway	Halfway Branch, USNB	11,180	8.85	15.99
Total for Baker County		\$ 69,934	10.95	
BENTON COUNTY				
Corvallis	Benton County Bank	\$ 21,639	2.40	12.79
Corvallis	Timberhill Branch, Benton County Bank	614	NEW	0.36
Corvallis	Citizens Bank	36,520	7.42	21.58
Corvallis	Circle Boulevard Office, Citizens Bank	14,280	14.39	8.44
Corvallis	University Office, Citizens Bank	9,157	3.24	5.41
Corvallis	Corvallis Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Corvallis	Corvallis Branch, Security Pacific Bank Oregon	8,961	25.50	5.30
Corvallis	Corvallis Branch, USNB	50,704	3.11	29.97
Corvallis	North Corvallis Branch, USNB	19,903	9.58	11.76
Monroe	Monroe Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Philomath	Philomath Office, Citizens Bank	7,420	16.86	4.39
Philomath	Philomath Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Benton County		\$ 169,198	7.56	
CLACKAMAS COUNTY				
Boring	Boring Office, Clackamas County Bank	\$ 10,613	9.01	1.33
Canby	Canby Union Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Canby	First National Bank of Oregon	21	-99.94	0.00
Canby	Canby Office, Key Bank of Oregon	15,576	7.33	1.96
Canby	Canby Branch, USNB	37,549	NEW	4.72
Clackamas	Clackamas Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Clackamas	Damascus Office, Key Bank of Oregon	9,309	6.70	1.17
Clackamas	Clackamas Branch, USNB	24,190	11.46	3.04
Clackamas	Clackamas Town Center Branch, USNB	7,486	55.76	0.94
Clackamas	Sunnyside Branch, West One Bank, Oregon	3,899	NEW	0.49
Estacada	Estacada Office, Key Bank of Oregon	17,299	20.68	2.17
Estacada	Estacada Branch, USNB	9,456	13.16	1.19
Gladstone	Gladstone Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Gladstone	Gladstone Branch, USNB	26,952	15.64	3.39
Lake Grove	Lake Grove Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Lake Grove	Lake Grove Branch, USNB	37,411	4.68	4.70
Lake Oswego	Lake Oswego Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Lake Oswego	South Lake Center Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Lake Oswego	Lake Grove Office, Key Bank of Oregon	9,946	18.90	1.25
Lake Oswego	Lake Oswego Office, Key Bank of Oregon	18,224	14.27	2.29
Lake Oswego	Lake Grove Branch, Security Pacific Bank Oregon	25,620	16.15	3.22
Lake Oswego	Lake Oswego Branch, Security Pacific Bank Oregon	40,455	3.69	5.09
Lake Oswego	Kruse Woods Branch, West One Bank Oregon	11,979	29.72	1.51
Lake Oswego	Kruse Way Branch, USNB	23,903	36.73	3.00
Milwaukie	82nd & King Road Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Milwaukie	Milwaukie Office, Key Bank of Oregon	62,936	12.62	7.91
Milwaukie	Southgate Office, Key Bank of Oregon	21,801	2.95	2.74
Milwaukie	Willamette View Manor Office, Key Bank of Oregon	7,664	- .44	0.96
Milwaukie	Milwaukie Branch, Security Pacific Bank Oregon	18,595	37.04	2.34
Milwaukie	Rose Villa Branch, Security Pacific Bank Oregon	7,845	- 6.04	0.99
Milwaukie	Westwood Branch, USNB	25,591	12.67	3.22
Milwaukie	Milwaukie Branch, West One Bank Oregon	12,738	- 6.83	1.60
Molalla	Molalla Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Molalla	Molalla Branch, The Commercial Bank	13,414	- 4.00	1.69
Molalla	Molalla Branch, USNB	12,280	25.57	1.54
Oak Grove	Oak Grove Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Oak Grove	Oak Grove Office, Key Bank of Oregon	16,578	- .01	2.08
Oak Grove	Oak Grove Branch, USNB	30,572	15.54	3.84
Oregon City	Beavercreek Road Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Oregon City	North Oregon City Branch, First Interstate Bank of Oregon, N.A. ..	*	0.00	0.00
Oregon City	Oregon City Branch (Main), First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Oregon City	Hilltop Office, Key Bank of Oregon	7,025	10.80	0.88

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
Oregon City	Oregon City Office, Key Bank of Oregon	7,013	6.71	0.88
Oregon City	Oregon City Branch, Security Pacific Bank Oregon	8,174	-3.50	1.03
Oregon City	Hilltop Branch, USNB	23,038	17.30	2.90
Oregon City	Oregon City Branch, USNB	60,164	2.71	7.56
Portland	Town Center Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	King-Linwood Branch, USNB	21,527	14.47	2.71
Sandy	Clackamas County Bank	33,819	3.04	4.25
Sandy	Sandy Branch, USNB	11,440	17.26	1.44
Welches	Hoodland Office, Clackamas County Bank	6,196	24.24	0.78
Wemme	Wemme Branch, USNB	5,589	-2.81	0.70
West Linn	West Linn Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
West Linn	West Linn Office, Key Bank of Oregon	6,370	15.77	0.80
West Linn	West Linn Branch, Security Pacific Bank Oregon	10,075	44.92	1.27
Wilsonville	Charbonneau Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Wilsonville	Wilsonville Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Wilsonville	Wilsonville Branch, Security Pacific Bank Oregon	8,983	21.91	1.13
Wilsonville	Wilsonville Branch, USNB	26,187	13.36	3.29
Total for Clackamas County		\$ 795,482	11.36	
CLATSOP COUNTY				
Astoria	Bank of Astoria	\$ 23,159	3.31	16.06
Astoria	Downtown Branch, Bank of Astoria	6,531	-9.08	4.53
Astoria	Astoria Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Astoria	Astoria Branch, USNB	49,935	5.28	34.64
Cannon Beach	Cannon Beach Branch, Bank of Astoria	3,348	192.40	2.32
Cannon Beach	Cannon Beach Branch, USNB	9,905	9.19	6.87
Seaside	Seaside Branch, Bank of Astoria	14,609	12.12	10.13
Seaside	Seaside Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Seaside	Seaside Branch, USNB	20,343	12.93	14.11
Warrenton	Warrenton Branch, Bank of Astoria	497	NEW	0.34
Warrenton	Warrenton Branch, USNB	15,837	15.98	10.99
Total for Clatsop County		\$ 144,164	9.26	
COLUMBIA COUNTY				
Clatskanie	Clatskanie Branch, USNB	\$ 12,615	25.99	9.26
Clatskanie	Clatskanie Branch, Western Bank	15,124	13.85	11.11
Rainier	Rainier Branch, Security Pacific Bank Oregon	9,765	3.00	7.17
Rainier	Rainier Branch, USNB	6,685	13.24	4.91
Scappoose	Scappoose Branch, Western Bank	11,146	3.24	8.19
St. Helens	St. Helens Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
St. Helens	South St. Helens Branch, USNB	14,621	21.97	10.74
St. Helens	St. Helens Branch, USNB	32,040	10.64	23.53
St. Helens	St. Helens Branch, Western Bank	19,823	12.24	14.56
Vernonia	Vernonia Branch, Farmers and Merchants Bank	3,317	-2.18	2.44
Vernonia	Vernonia Branch, USNB	11,036	7.56	8.10
Total for Columbia County		\$ 136,172	11.86	
COOS COUNTY				
Bandon	Bandon Branch, Security Bank	\$ 12,133	1.08	4.55
Bandon	Bandon Branch, Western Bank	28,504	9.84	10.69
Coos Bay	Coos Bay Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Coos Bay	Security Bank	7,210	2.76	2.70
Coos Bay	Bunker Hill Branch, Security Bank	6,052	-11.49	2.27
Coos Bay	Coos Bay Branch, USNB	46,562	2.08	17.46
Coos Bay	Western Bank	4,681	-7.96	1.76
Coos Bay	Coos Bay Branch, Western Bank	30,858	8.38	11.57
Coos Bay	Empire Branch, Western Bank	11,565	15.30	4.34
Coos Bay	South Second Street Branch, Western Bank	0	0.00	0.00
Coquille	Coquille Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Coquille	Coquille Branch, Security Bank	11,253	-3.37	4.22
Coquille	Coquille Valley Branch, USNB	15,409	8.72	5.78
Lakeside	Lakeside Branch, USNB	6,678	12.86	2.50
Myrtle Point	Bank of Myrtle Point	12,808	3.34	4.80
Myrtle Point	Myrtle Point Branch, Security Bank	23,296	-.04	8.73
North Bend	North Bend Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
North Bend	North Bend Branch, Security Bank	6,973	-1.42	2.61
North Bend	Broadway-Newmark Branch, USNB	10,451	-6.57	3.92

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
North Bend	North Bend Branch, USNB	19,347	NEW	7.25
North Bend	North Bend Branch, Western Bank	12,937	22.64	4.85
	Total for Coos County	\$ 266,717	12.42	
CROOK COUNTY				
Prineville	Prineville Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Prineville	The Prineville Bank	10,083	11.94	26.04
Prineville	Prineville Branch, USNB	22,806	7.30	58.90
Prineville	Prineville Branch, Western Bank	5,830	9.54	15.06
	Total for Crook County	\$ 38,719	8.81	
CURRY COUNTY				
Brookings	Brookings Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Brookings	Brookings Branch, USNB	37,287	15.24	48.74
Brookings	Brookings Branch, Western Bank	16,193	27.18	21.17
Gold Beach	Gold Beach Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Gold Beach	Gold Beach Branch, Western Bank	14,917	15.15	19.50
Harbor	Brookings-Harbor Branch, Security Bank	8,103	4.43	10.59
Port Orford	Port Orford Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
	Total for Curry County	\$ 76,500	16.26	
DESCHUTES COUNTY				
Bend	Bank of the Cascades	\$ 23,084	13.05	7.20
Bend	Downtown Branch, Bank of the Cascades	1,477	NEW	0.46
Bend	South Country Branch, Bank of the Cascades	5,962	16.99	1.86
Bend	Bend Branch (Main), First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Bend	Bend River Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Bend	East Bend Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Bend	Bend Branch, Security Pacific Bank Oregon	14,226	34.77	4.44
Bend	Bend Branch, United Savings Bank	10,496	1.02	3.28
Bend	Bend Branch, USNB	52,016	3.83	16.23
Bend	Deschutes Country Branch, USNB	18,197	9.26	5.68
Bend	Northgate Branch, USNB	7,712	16.99	2.41
Bend	Third & Arthur Branch, USNB	10,120	29.71	3.16
Bend	Bend Branch, Western Bank	20,405	6.38	6.37
Bend	Pilot Butte Branch, Western Bank	7,774	17.52	2.43
Bend	South Bend Branch, Western Bank	4,679	-15.12	1.46
La Pine	La Pine Branch, The Prineville Bank	3,447	10.44	1.08
La Pine	La Pine Branch, USNB	23,407	12.39	7.31
Redmond	Redmond Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Redmond	Redmond Branch, Juniper Banking Company	4,287	28.66	1.34
Redmond	Redmond Branch, United Savings Bank	16,188	0.85	5.05
Redmond	Redmond Branch, USNB	54,685	8.46	17.07
Redmond	Redmond Branch, Western Bank	12,057	-8.85	3.76
Sisters	Sisters Branch, Bank of the Cascades	8,344	20.63	2.60
Sisters	Sisters Branch, USNB	12,997	24.31	4.06
Sunriver	Sunriver Branch, Bank of the Cascades	8,880	13.15	2.77
Sunriver	Sunriver Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
	Total for Deschutes County	\$ 320,420	10.07	
DOUGLAS COUNTY				
Canyonville	Canyonville Branch, South Umpqua State Bank	\$ 28,052	10.89	7.46
Drain	Drain Branch, Douglas National Bank	3,101	-21.33	0.82
Drain	Drain Branch, USNB	23,623	5.00	6.28
Glendale	Glendale Branch, South Umpqua State Bank	6,048	2.35	1.61
Glide	Glide Branch, Douglas National Bank	3,665	-11.81	0.97
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	15,350	7.44	4.08
Myrtle Creek	Myrtle Creek Branch, USNB	20,867	3.18	5.55
Oakland	Oakland Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Reedsport	Pacific State Bank	36,791	0.94	9.79
Reedsport	Reedsport Branch, Security Pacific Bank Oregon	25,737	14.93	6.83
Riddle	Riddle Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Roseburg	Douglas National Bank	34,009	4.79	9.05
Roseburg	Garden Valley Branch, Douglas National Bank	6,962	-15.77	1.85
Roseburg	Linus Oakes Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Roseburg	Roseburg Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
Roseburg	Timber Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Roseburg	South Umpqua State Bank	12,072	42.74	3.21
Roseburg	Garden Valley Branch, South Umpqua State Bank	31,845	-8.95	8.47
Roseburg	Valley Mall Branch, South Umpqua State Bank	5,690	-7.49	1.51
Roseburg	Garden Valley Branch, USNB	24,150	18.92	6.42
Roseburg	Roseburg Branch, USNB	76,388	5.26	20.32
Sutherlin	Sutherlin Branch, Douglas National Bank	4,781	-7.54	1.27
Sutherlin	Sutherlin Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Sutherlin	Sutherlin Branch, South Umpqua State Bank	7,406	-41	1.97
Winston	Winston Branch, Douglas National Bank	9,408	-12.30	2.50
Total for Douglas County		\$ 375,945	3.94	
GILLIAM COUNTY				
Arlington	Bank of Eastern Oregon	\$ 7,024	-13.44	100.00
Condon	Condon Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Gilliam County		\$ 7,024	-13.44	
GRANT COUNTY				
John Day	John Day Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
John Day	Grant County Branch, USNB	31,265	18.49	100.00
Prairie City	Prairie City Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Grant County		\$ 31,265	18.49	
HARNEY COUNTY				
Burns	Burns Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Burns	Harney County Branch, USNB	53,975	4.03	100.00
Total for Harney County		\$ 53,975	4.03	
HOOD RIVER COUNTY				
Hood River	Hood River Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Hood River	Hood River Main Office, Key Bank of Oregon	14,768	24.00	24.72
Hood River	Hood River Branch, USNB	30,873	12.28	51.68
Hood River	Hood River Heights Branch, USNB	14,092	10.79	23.59
Total for Hood River County		\$ 59,733	14.59	0.00
JACKSON COUNTY				
Ashland	Ashland Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Ashland	Ashland Branch, USNB	29,409	6.31	6.98
Ashland	Ashland Branch, Valley of the Rogue Bank	8,576	12.85	2.04
Ashland	Ashland Branch, Western Bank	9,168	10.06	2.18
Central Point	Crater Bank	9,093	-2.59	2.16
Central Point	Central Point Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Central Point	Central Point Branch, USNB	20,371	5.50	4.83
Eagle Point	Eagle Point Branch, Western Bank	7,473	18.44	1.77
Gold Hill	Gold Hill Branch, Western Bank	6,296	24.15	1.49
Jacksonville	Jacksonville Branch, Crater Bank	2,877	28.95	0.68
Jacksonville	Jacksonville Branch, USNB	19,821	14.55	4.70
Medford	Rogue Valley Mall Branch, Crater Bank	1,783	13.71	0.42
Medford	Medford Main Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Medford	So. Riverside Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Medford	West Medford Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Medford	East Medford Branch, Security Pacific Bank Oregon	18,436	18.70	4.37
Medford	Medford Main Branch, Security Pacific Bank Oregon	13,680	29.39	3.25
Medford	Rogue Valley Branch, Security Pacific Bank Oregon	18,741	10.88	4.45
Medford	Medford Main Branch, USNB	98,798	-3.88	23.45
Medford	North Medford Branch, USNB	20,111	13.89	4.77
Medford	Rogue Valley Manor Branch, USNB	8,030	6.45	1.91
Medford	South Medford Branch, USNB	17,181	9.41	4.08
Medford	Southern Oregon Consumer Prod. Ctr., USNB	404	NEW	0.10
Medford	Medford Branch, Valley of the Rogue Bank	18,941	62.38	4.49
Medford	Poplar Drive Branch, Valley of the Rogue Bank	224	NEW	0.05
Medford	Stewart Avenue Branch, Valley of the Rogue Bank	504	NEW	0.12
Medford	Crater Branch, Western Bank	26,356	29.81	6.25
Medford	Downtown Medford Branch, Western Bank	15,218	16.96	3.61
Medford	I-5 South Branch, Western Bank	2,072	NEW	0.49

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
Phoenix	Phoenix Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Phoenix	Phoenix Branch, Valley of the Rogue Bank	5,904	17.11	1.40
Rogue River	Rogue River Branch, Colonial Banking Company	4,558	1.92	1.08
Rogue River	Valley of the Rogue Bank	24,434	8.67	5.80
Shady Cove	Shady Cove Branch, Western Bank	8,965	24.27	2.13
Talent	Talent Branch, Valley of the Rogue Bank	3,977	10.99	0.94
White City	White City Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Jackson County		\$ 421,401	2.78	
JEFFERSON COUNTY				
Madras	Madras Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Madras	Juniper Banking Company	13,189	18.09	26.01
Madras	Madras Branch, USNB	37,528	5.02	73.99
Total for Jefferson County		\$ 50,717	8.13	
JOSEPHINE COUNTY				
Cave Junction	Home Valley Bank	\$ 10,818	1.68	4.54
Cave Junction	Illinois Valley Branch, Western Bank	14,917	26.03	6.26
Grants Pass	Colonial Banking Company	5,838	52.98	2.45
Grants Pass	South Grants Pass Branch, Colonial Banking Company	5,271	5.58	2.21
Grants Pass	Family Bank of Commerce	22,495	13.22	9.44
Grants Pass	Grants Pass Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Grants Pass	South Grants Pass Branch, First Interstate Bank of Oregon	*	0.00	0.00
Grants Pass	Beacon Hill Branch, Security Pacific Bank Oregon	9,355	40.27	3.93
Grants Pass	Grants Pass Main Branch, Security Pacific Bank Oregon	62,985	14.31	26.43
Grants Pass	Redwood Branch, Security Pacific Bank Oregon	7,477	41.34	3.14
Grants Pass	Grants Pass Branch, USNB	65,800	8.58	27.61
Grants Pass	South Grants Pass Branch, USNB	7,358	22.30	3.09
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	16,341	10.50	6.86
Merlin	Merlin Branch, Colonial Banking Company	9,633	7.96	4.04
Total for Josephine County		\$ 238,288	14.27	
KLAMATH COUNTY				
Klamath Falls	Klamath Falls Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Klamath Falls	North Klamath Falls Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Klamath Falls	So. Sixth Street Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Klamath Falls	South Valley State Bank	45,054	20.78	23.60
Klamath Falls	Main Street Branch, South Valley State Bank	22,858	0.36	11.97
Klamath Falls	Klamath Falls Branch, USNB	63,214	1.67	33.12
Klamath Falls	Shasta Way Branch, USNB	10,505	-8.05	5.50
Klamath Falls	Town & Country Branch, USNB	12,626	10.56	10.28
Klamath Falls	Klamath Falls Branch, Western Bank	20,834	30.36	10.91
Klamath Falls	Shasta Plaza Branch, Western Bank	8,801	12.83	4.61
Merrill	Merrill Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Klamath County		\$ 190,892	8.95	
LAKE COUNTY				
Lakeview	Lakeview Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Lakeview	Lakeview Branch, USNB	21,330	-12.55	100.00
Total for Lake County		\$ 21,330	-12.50	
LANE COUNTY				
Coburg	Coburg Office, Key Bank of Oregon	\$ 5,457	20.57	0.69
Cottage Grove	Cottage Grove Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	6,924	-4.32	0.87
Cottage Grove	The Cottage Grove Bank	12,632	20.91	1.59
Cottage Grove	Cottage Grove Branch, USNB	19,804	17.39	2.50
Creswell	Creswell Branch, Siuslaw Valley Bank	13,019	NEW	1.64
Eugene	Centennial Bank	6,215	-82.75	0.78
Eugene	Valley River Branch, Centennial Bank	12,860	-14.08	1.62
Eugene	West 11th Branch, Centennial Bank	25,322	0.20	3.20
Eugene	18th & Oak Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	29th & Portland Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	Beltline & Barger Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	Cal Young Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	Coburg Road Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
Eugene	Eugene Main Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	River Road Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	University Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	Valley River Center, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	West Eugene Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Eugene	18th & Chambers Office, Key Bank of Oregon	14,278	13.52	1.80
Eugene	30th & Hilyard Office, Key Bank of Oregon	7,386	18.19	0.93
Eugene	Coburg Road Office, Key Bank of Oregon	10,502	18.89	1.33
Eugene	Emerald Office, Key Bank of Oregon	13,031	5.63	1.64
Eugene	Eugene Main Office, Key Bank of Oregon	31,621	7.46	3.99
Eugene	River Road Office, Key Bank of Oregon	10,175	22.48	1.28
Eugene	Pacific Continental Bank	34,198	16.81	4.32
Eugene	29th & Willamette Branch, Security Pacific Bank Oregon	5,914	-6.58	0.75
Eugene	Eugene Branch, Security Pacific Bank Oregon	15,193	7.30	1.92
Eugene	Eugene Office, Siuslaw Valley Bank	2,536	5.09	0.32
Eugene	17th & Oak Branch, USNB	18,435	9.66	2.33
Eugene	29th & Willamette Branch, USNB	24,776	8.78	3.13
Eugene	7th & Chambers Branch, USNB	18,723	-4.05	2.36
Eugene	Bethel-Danebo Branch, USNB	10,707	13.03	1.35
Eugene	Eugene Main Branch, USNB	85,502	3.52	10.79
Eugene	Oakway-Coburg Branch, USNB	37,025	14.75	4.67
Eugene	Oregon Campus Branch, USNB	15,470	-0.4	1.95
Eugene	River Road Branch, USNB	20,476	21.51	2.58
Eugene	Santa Clara Branch, USNB	16,752	21.08	2.11
Eugene	Eugene Branch, West One Bank, Oregon	382	NEW	0.05
Florence	Oregon Pacific Banking Co.	29,934	6.69	2.11
Florence	Siuslaw Valley Bank	31,436	-88	3.97
Florence	Florence Branch, Western Bank	15,237	12.73	1.92
Junction City	Junction City Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Junction City	Tri-County Banking Co.	12,084	6.55	1.52
Junction City	Junction City Branch, USNB	26,918	2.46	3.40
Mapleton	Mapleton Office, Siuslaw Valley Bank	5,634	-68	0.71
Oakridge	Oakridge Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Oakridge	Oakridge Office, Siuslaw Valley Bank	3,510	-28.71	0.44
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	9,815	15.89	1.24
Springfield	Springfield Branch, Centennial Bank	34,425	NEW	4.34
Springfield	Mohawk-Centennial Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Springfield	Springfield Main Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Springfield	Springfield Office, Key Bank of Oregon	21,511	2.94	2.71
Springfield	Thurston Village Office, Key Bank of Oregon	8,957	37.82	1.13
Springfield	Mohawk-Northgate Branch, USNB	25,904	25.15	3.27
Springfield	Springfield Branch, USNB	32,407	8.57	4.09
Veneta	West Lane Office, Key Bank of Oregon	17,558	5.09	2.22
Veneta	Applegate Branch, Tri-County Banking Co.	5,153	17.56	0.65
Total for Lane County		\$ 792,491	7.80	

LINCOLN COUNTY

Depoe Bay	Depoe Bay Branch, Security Pacific Bank Oregon	\$ 6,059	59.91	2.16
Depoe Bay	Depoe Bay Branch, USNB	0	-100.00	0.00
Lincoln City	Lincoln City Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Lincoln City	Lincoln City Branch, Security Pacific Bank Oregon	14,216	0.45	5.07
Lincoln City	Oceanlake Branch, Security Pacific Bank Oregon	16,051	11.84	5.72
Lincoln City	Lincoln City Office, The Bank of Newport	5,692	178.88	2.03
Lincoln City	Lincoln City Branch, USNB	19,949	12.10	7.11
Newport	National Security Bank	48,584	21.16	17.31
Newport	The Bank of Newport	50,468	15.97	17.99
Newport	Newport North Branch, The Bank of Newport	8,555	8.26	3.05
Newport	Newport Branch, USNB	6,012	NEW	2.14
Newport	Yaquina Bay Bank	36,654	13.20	13.06
Siletz	Siletz Branch, National Security Bank	5,421	15.16	1.93
Toledo	Toledo Branch, National Security Bank	22,283	-1.08	7.94
Toledo	Toledo Branch, USNB	13,811	-8.01	4.92
Waldport	Waldport Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Waldport	South Lincoln Branch, The Bank of Newport	20,383	11.38	7.26
Yachats	Yachats Branch, National Security Bank	6,468	25.76	2.31
Total for Lincoln County		\$ 280,606	14.04	

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

LINN COUNTY		Bank Name and Location	Deposits	% of Change	% of County
Albany	Albany Office, Citizens Bank		\$ 2,442	999.99 +	0.91
Albany	Albany Main Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Albany	Waverly Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Albany	Albany Office, Key Bank of Oregon		40,839	3.95	15.27
Albany	East Albany Office, Key Bank of Oregon		7,931	2.41	2.97
Albany	South Albany Office, Key Bank of Oregon		8,000	21.10	2.99
Albany	Albany Community Branch, USNB		54,293	13.92	20.30
Brownsville	Santiam-Albany Branch, USNB		19,371	17.39	7.24
Halsey	Brownsville Office, Key Bank of Oregon		8,268	3.25	3.09
Harrisburg	Halsey Office, Key Bank of Oregon		7,659	13.29	2.86
Lebanon	Harrisburg Office, Key Bank of Oregon		28,572	5.53	10.68
Lebanon	Lebanon Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Lebanon	Lebanon Office, Key Bank of Oregon		29,376	3.04	10.99
Lyons	Lebanon-Southgate Branch, USNB		22,884	11.58	8.56
Scio	Santiam Valley Office, Key Bank of Oregon		4,652	7.31	1.74
Shedd	Scio Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Sweet Home	Shedd Office, Key Bank of Oregon		3,796	-3.53	1.42
Sweet Home	Sweet Home Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Sweet Home	Sweet Home Office, Key Bank of Oregon		18,183	5.91	6.80
Sweet Home	Sweet Home Branch, USNB		11,147	27.21	4.17
Total for Linn County			\$ 267,413	10.06	
MALHEUR COUNTY					
Nyssa	Nyssa Branch, First Interstate Bank of Oregon, N.A.		\$ "	0.00	0.00
Nyssa	Nyssa Branch, USNB		14,542	2.41	13.10
Ontario	Ontario Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Ontario	Ontario Branch, USNB		46,171	12.14	41.59
Ontario	West Park Plaza Branch, USNB		13,612	19.47	12.26
Ontario	Treasure Valley Branch, Western Bank		7,971	19.20	7.18
Vale	Vale Branch, USNB		28,722	1.13	25.87
Total for Malheur County			\$ 111,018	9.00	
MARION COUNTY					
Aumsville	American Pacific Bank		\$ 6,068	14.36	0.54
Brooks	Brooks Office, Key Bank of Oregon		5,920	-25	0.53
Hubbard	Hubbard Office, Key Bank of Oregon		11,378	9.18	1.01
Jefferson	Jefferson Office, Key Bank of Oregon		7,334	0.36	0.85
Keizer	Keizer Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Keizer	Keizer Branch, The Commercial Bank		11,271	10.81	1.00
Keizer	Keizer Branch, United Savings Bank		14,764	5.75	1.31
Keizer	Keizer Branch, USNB		27,003	7.20	2.40
Mill City	Mill City Office, American Pacific Bank		2,800	5.74	0.25
Mill City	Mill City Branch, USNB		20,728	1.21	1.84
Mt. Angel	Mt. Angel Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Mt. Angel	Mt. Angel Branch, USNB		27,831	4.89	2.48
Salem	Candalaria Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Salem	Capitol Center Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Salem	East Salem Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Salem	Lancaster-Silverton Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Salem	Liberty & Skyline Road Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Salem	Salem Main Branch, First Interstate Bank of Oregon, N.A.		"	0.00	0.00
Salem	Battle Creek Office, Key Bank of Oregon		4,609	4.44	0.41
Salem	Broadway Office, Key Bank of Oregon		10,901	-6.30	0.97
Salem	Candalaria Office, Key Bank of Oregon		21,229	-1.38	1.80
Salem	Lancaster Office, Key Bank of Oregon		14,030	4.74	1.25
Salem	North Salem Office, Key Bank of Oregon		6,233	9.25	0.55
Salem	State Street Office, Key Bank of Oregon		35,070	34.09	3.12
Salem	West Salem Office, Key Bank of Oregon		6,277	21.71	0.56
Salem	Pioneer Trust Bank, N.A.		69,423	8.84	6.18
Salem	Medical Center Branch, Pioneer Trust Bank, N.A.		9,460	-65	0.84
Salem	25th & Mission Street Branch, Security Pacific Bank Oregon		5,862	40.47	0.52
Salem	Center Street Branch, Security Pacific Bank Oregon		0	-100.00	0.00
Salem	Salem Main Branch, Security Pacific Bank Oregon		19,972	30.25	1.78
Salem	The Commercial Bank		66,356	7.12	5.90
Salem	East Motor Branch, The Commercial Bank		13,973	5.88	1.24
Salem	Silverian Plaza Branch, The Commercial Bank		4,823	9.26	0.43
Salem	South Salem Branch, The Commercial Bank		16,092	14.79	1.43
Salem	United Savings Bank		86,842	-32	5.95

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
Salem	Lancaster & Market Branch, United Savings Bank	5,349	153.26	0.48
Salem	Lancaster Mall Branch, United Savings Bank	13,669	-4.74	1.22
Salem	South Salem Branch, United Savings Bank	16,105	7.16	1.43
Salem	Center & Lancaster Branch, USNB	53,061	15.80	4.72
Salem	Ladd & Bush Branch, USNB	154,468	-2.26	13.74
Salem	Mid-Willamette Consumer Prod. Ctr., USNB	228	NEW	0.02
Salem	North Salem Branch, USNB	32,247	6.88	2.87
Salem	Silverton-Lancaster Branch, USNB	14,649	15.10	1.30
Salem	South Salem Branch, USNB	3,865	NEW	0.34
Salem	Sunnyslope Branch, USNB	22,333	12.84	1.99
Salem	University Branch, USNB	35,375	9.23	3.15
Salem	Salem Branch, West One Bank, Oregon	27,126	2.33	2.41
Silverton	Silverton Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Silverton	Silverton Office, Key Bank of Oregon	7,515	11.76	0.67
Silverton	Silverton Branch, The Commercial Bank	23,645	-4.24	2.10
St. Paul	St. Paul Office, Key Bank of Oregon	4,262	1.62	0.38
St. Paul	St. Paul Branch, USNB	13,984	6.72	1.24
Stayton	Stayton Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Stayton	Stayton Office, Key Bank of Oregon	5,956	18.69	0.53
Stayton	Stayton Branch, USNB	30,988	10.57	2.76
Turner	Turner Office, Key Bank of Oregon	7,825	16.80	0.70
Woodburn	Woodburn Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Woodburn	Cascade Office, Key Bank of Oregon	12,657	6.98	1.13
Woodburn	Woodburn Main Office, Key Bank of Oregon	27,788	5.00	2.47
Woodburn	Woodburn Branch, United Savings Bank	24,710	-3.54	2.20
Woodburn	Woodburn Branch, USNB	65,200	11.02	5.80
Woodburn	Woodburn State Bank	14,988	14.62	1.33
Total for Marion County		\$ 1,124,242	6.68	

MORROW COUNTY

Boardman	Boardman Branch, Inland Empire Bank	\$ 8,850	21.16	29.77
Heppner	Heppner Branch, Main Office, Bank of Eastern Oregon	14,882	-7.77	50.07
Heppner	Heppner Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Ione	Ione Branch, Bank of Eastern Oregon	5,992	8.08	20.16
Total for Morrow County		\$ 29,724	2.55	

MULTNOMAH COUNTY

Gresham	Gresham Office, Clackamas County Bank	\$ 1,639	NEW	0.02
Gresham	242nd & Burnside Branch, First Interstate Bank of Oregon, N.A. ...	\$ "	0.00	0.00
Gresham	Gresham Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Gresham	Gresham Mall Office, Key Bank of Oregon	8,626	11.70	0.12
Gresham	Gresham Office, Key Bank of Oregon	28,411	12.29	0.41
Gresham	Gresham Branch, Security Pacific Bank Oregon	9,069	17.76	0.13
Gresham	Gresham Main Branch, Security Pacific Bank Oregon	15,407	4.98	0.22
Gresham	Stark Branch, Security Pacific Bank Oregon	9,421	0.50	0.14
Gresham	East Gresham Branch, USNB	19,610	14.05	0.28
Gresham	Gresham Branch, USNB	48,971	19.06	0.70
Gresham	Gresham Branch, West One Bank Oregon	7,291	-5.78	0.10
Milwaukie	Milwaukie Branch, USNB	17,184	7.85	0.25
Portland	American State Bank	12,851	18.80	0.18
Portland	First Consumers National Bank	138	100.00	0.00
Portland	First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	122nd & Halsey Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	26th & East Burnside Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	39th & Powell Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	42nd & Going Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	46th & Woodstock Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Broadway & Grand Branch, First Interstate Bank of Oregon, N.A. ...	"	0.00	0.00
Portland	Calaroga Terrace Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	East Portland Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Fifth & College Branch, First Interstate Bank of Oregon, N.A.	"	0.50	0.00
Portland	Fifth & Salmon Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Foster-Powell Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Gateway Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Hayden Island Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Holladay Park Plaza Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Hollywood-Rose City Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00
Portland	Johns Landing Branch, First Interstate Bank of Oregon, N.A.	"	0.00	0.00

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
Portland	Lloyd Center Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Medical Center Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Montavilla Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Moreland-Sellwood Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	N. Denver & Interstate Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	N.W. 19th & Raleigh Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	N.W. 22nd & Lovejoy Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	N.W. 29th & Yeon Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	One Main Place Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Parkrose Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Peninsula Center, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Portland Main Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.E. 103rd & Washington Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.E. 121st & Division Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.E. 181st & Stark Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.E. 38th & Hawthorne Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.E. 82nd & Foster Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.W. 13th & Barbur Blvd. Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.W. 14th & Morrison Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	S.W. First & Harrison Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Seventh & Multnomah Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Sixth & Morrison Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Swan Island Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Terwilliger Plaza Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Town Center Terrace Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Walnut Park Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Key Bank of Oregon	74,292	11.45	1.07
Portland	200 Market Office, Key Bank of Oregon	16,668	28.31	0.24
Portland	Barbur Boulevard Office, Key Bank of Oregon	21,221	1.82	0.30
Portland	East Morrison Office, Key Bank of Oregon	21,766	-6.70	0.31
Portland	Front & Yamhill Office, Key Bank of Oregon	1,667	-55.15	0.02
Portland	Gateway Office, Key Bank of Oregon	15,211	7.13	0.22
Portland	Hillsdale Office, Key Bank of Oregon	12,666	0.74	0.18
Portland	Lloyd Center Tower Office, Key Bank of Oregon	7,781	-61	0.11
Portland	Multnomah Office, Key Bank of Oregon	19,499	1.98	0.28
Portland	Parkside Center Office, Key Bank of Oregon	7,142	26.90	0.10
Portland	Sixth & Alder Office, Key Bank of Oregon	12,771	17.39	0.18
Portland	St. Vincent Office, Key Bank of Oregon	10,678	11.94	0.15
Portland	Sunset Office, Key Bank of Oregon	16,379	4.84	0.23
Portland	Security Pacific Bank Oregon	285,127	51.68	4.09
Portland	122nd & Stark Branch, Security Pacific Bank Oregon	26,934	2.31	0.39
Portland	20th & Sandv Branch, Security Pacific Bank Oregon	10,712	-7.5	0.15
Portland	80th & Powell Branch, Security Pacific Bank Oregon	2,194	534.10	0.03
Portland	Lincoln Center Branch, Security Pacific Bank Oregon	12,129	0.25	0.17
Portland	Lloyd Center Branch, Security Pacific Bank Oregon	11,483	-3.75	0.16
Portland	N.W. 21st & Davis Branch, Security Pacific Bank Oregon	11,931	-94	0.17
Portland	Ninth & Washington Branch, Security Pacific Bank Oregon	16,796	-18.77	0.24
Portland	Parkrose Branch, Security Pacific Bank Oregon	22,728	-2.34	0.33
Portland	Providence Branch, Security Pacific Bank Oregon	10,835	-18.67	0.16
Portland	St. Johns Branch, Security Pacific Bank Oregon	11,335	-8.42	0.16
Portland	Willamette Center Branch, Security Pacific Bank Oregon	11,127	4.64	0.16
Portland	The Bank of California, N.A.	175,755	-8.47	2.52
Portland	The Bank of Nova Scotia	747,200	-47.39	10.72
Portland	The Bank of Tokyo, Ltd.	2,186,860	87.06	31.37
Portland	The Hongkong & Shanghai Banking Corp. Limited	6,442	-65.16	0.09
Portland	The Royal Bank of Canada	2,223	-46.65	0.03
Portland	United States National Bank of Oregon	1,452,215	28.40	20.83
Portland	102nd & Washington Branch, USNB	30,456	34.33	0.44
Portland	160th & Division Branch, USNB	34,086	10.78	0.49
Portland	181st & Glisan Branch, USNB	33,793	7.41	0.48
Portland	23rd & Lovejoy Branch, USNB	14,651	27.10	0.21
Portland	36th and Powell Branch, USNB	12,505	16.14	0.18
Portland	39th & Salmon Branch, USNB	31,318	12.60	0.45
Portland	42nd & Alberta Branch, USNB	15,575	25.35	0.22
Portland	4th & Harrison Branch, USNB	27,510	5.26	0.39
Portland	55th & East Burnside Branch, USNB	9,893	25.91	0.14
Portland	67th & Glisan Branch, USNB	40,407	6.07	0.58
Portland	Argy Square Branch, USNB	19,600	23.25	0.28
Portland	Burlingame Branch, USNB	41,146	14.99	0.59
Portland	Bybee-Milwaukie Branch, USNB	31,413	4.20	0.45
Portland	Cedar Hills Branch, USNB	0	-100.00	0.00

STATE AND, N.A.TIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
Portland	Century Tower Branch, USNB	15,474	-17.50	0.22
Portland	Citizens Branch, USNB	77,059	-4.49	1.11
Portland	Crown Plaza Branch, USNB	0	-100.00	0.00
Portland	East Metro Coml. Banking Ctr., USNB	380	NEW	0.01
Portland	East Metro Consumer Prod. Ctr., USNB	856	NEW	0.01
Portland	Eastport Plaza Branch, USNB	59,873	24.75	0.86
Portland	Emanuel Hospital Branch, USNB	7,019	-12.48	0.10
Portland	Halsey-Gateway Branch, USNB	26,330	10.26	0.38
Portland	Hollywood Branch, USNB	63,775	5.90	0.91
Portland	Industrial Center, USNB	21,544	8.50	0.31
Portland	Interstate & Going Branch, USNB	19,730	4.64	0.28
Portland	Jantzen Beach Branch, USNB	26,332	9.79	0.38
Portland	Johns Landing Branch, USNB	18,823	59.62	0.27
Portland	Lloyd Center Branch, USNB	56,147	-2.80	0.81
Portland	Lloyd Tower Branch, USNB	8,363	23.29	0.12
Portland	Lombard-Emerald Branch, USNB	42,628	10.84	0.61
Portland	Menlo Park Branch, USNB	48,263	3.88	0.69
Portland	Metropolitan Branch, USNB	70,369	21.05	1.01
Portland	Milwaukie-Powell Branch, USNB	32,096	8.22	0.46
Portland	One Pacific Square Branch, USNB	10,460	4.82	0.15
Portland	Peninsula Branch, USNB	53,091	0.49	0.76
Portland	Portland Adventist Medical Center Branch, USNB	0	-100.00	0.00
Portland	Portland Airport Branch, USNB	0	NEW	0.00
Portland	S.W. 12th & Morrison Branch, USNB	14,553	-3.71	0.21
Portland	S.W. 2nd & Columbia Branch, USNB	23,310	46.40	0.33
Portland	S.W. 5th & Clay Branch, USNB	11,812	20.21	0.17
Portland	S.W. Third & Salmon Branch, USNB	10,080	-10.66	0.14
Portland	Sandy Boulevard Branch, USNB	53,067	5.26	0.76
Portland	Stadium Branch, USNB	135,627	30.70	1.95
Portland	The Tower Branch, USNB	30,388	43.97	0.44
Portland	The Village at Forest Glen Branch, USNB	1,497	-15.56	0.02
Portland	Union Avenue Branch, USNB	42,826	1.48	0.61
Portland	Westmoreland Union Manor Branch, USNB	2,509	-11.34	0.04
Portland	Woodstock Boulevard Branch, USNB	53,154	13.29	0.76
Portland	West One Bank Oregon	126,826	29.38	1.82
Portland	Columbia Plaza Branch, West One Bank Oregon	9,901	10.09	0.14
Portland	Ione Plaza Branch, West One Bank Oregon	3,058	7.18	0.04
Portland	Lloyd Branch, West One Bank Oregon	20,526	-5.15	0.29
Portland	N.E. 122nd & Halsey Branch, West One Bank Oregon	11,422	-1.78	0.16
Total for Multnomah County		\$ 6,971,906	-1.90	
POLK COUNTY				
Dallas	Bank of Willamette Valley	\$ 19,966	9.95	14.24
Dallas	Great Western Bank	3,189	-1.84	2.28
Dallas	Dallas Branch, Security Pacific Bank Oregon	30,327	8.29	21.64
Independence	Independence Office, Key Bank of Oregon	6,698	13.60	4.78
Monmouth	Monmouth Branch, The Commercial Bank	6,804	5.84	4.85
Monmouth	Monmouth Branch, USNB	27,198	5.67	19.40
Salem	West Motor Branch, The Commercial Bank	10,040	8.82	7.16
Salem	West Salem Branch, USNB	35,945	11.59	25.64
Total for Polk County		\$ 140,167	8.73	
SHERMAN COUNTY				
Moro	Sherman County Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	N/A
Total for Sherman County		\$ 0	0.00	
TILLAMOOK COUNTY				
Cloverdale	Cloverdale Branch, USNB	\$ 11,856	18.45	12.60
Garibaldi	Garibaldi Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Manzanita	Manzanita Branch, USNB	16,711	13.31	17.76
Rockaway	Nehalem Bay Branch, USNB	10,008	9.84	10.63
Tillamook	Tillamook Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Tillamook	Tillamook Branch, USNB	44,387	5.37	47.16
Tillamook	Tillamook Branch, Western Bank	11,155	-1.30	11.85
Total for Tillamook County		\$ 94,117	7.81	

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
UMATILLA COUNTY				
Athena	Athena Branch, USNB	\$ 13,180	6.23	4.92
Hermiston	Hermiston Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Hermiston	Inland Empire Bank	53,086	1.25	19.82
Hermiston	Hermiston Branch, USNB	39,994	7.75	14.93
Milton-Freewater	Bank of Commerce	38,596	0.60	14.41
Milton-Freewater	Milton-Freewater Branch, Security Pacific Bank Oregon	23,935	-.07	8.94
Milton-Freewater	Milton-Freewater Branch, USNB	4,329	8.60	1.62
Pendleton	Pendleton Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Pendleton	Pendleton Branch, Inland Empire Bank	19,586	2.80	7.31
Pendleton	Pendleton Branch, Security Pacific Bank Oregon	9,711	8.98	3.63
Pendleton	Eastern Oregon Consumer Prod. Ctr., USNB	182	NEW	0.07
Pendleton	Pendleton Branch, USNB	46,850	6.96	17.49
Pilot Rock	Pilot Rock Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Stanfield	Stanfield Branch, Inland Empire Bank	5,139	7.64	1.92
Umatilla	Umatilla Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Umatilla	Umatilla Branch, Inland Empire Bank	11,606	12.71	4.33
Weston	Weston Branch, Bank of Commerce	1,638	-5.80	0.61
Total for Umatilla County		\$ 267,832	4.28	
UNION COUNTY				
Elgin	Elgin Branch, USNB	\$ 9,608	22.19	15.04
La Grande	La Grande Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
La Grande	La Grande Branch, USNB	43,720	3.78	68.46
La Grande	La Grande Branch, Western Bank	10,535	28.28	16.50
Union	Union Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Union County		\$ 63,863	9.72	
WALLOWA COUNTY				
Enterprise	Enterprise Branch, Bank of Wallowa County	\$ 6,727	10.31	22.64
Enterprise	Enterprise Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Enterprise	Enterprise Branch, USNB	0	-100.00	0.00
Joseph	Bank of Wallowa County	10,007	13.58	33.68
Wallowa	Wallowa Branch, USNB	12,975	100.04	43.67
Total for Wallowa County		\$ 29,709	15.03	
WASCO COUNTY				
Dufur	Dufur Branch, USNB	\$ 13,733	2.48	10.65
Maupin	Maupin Branch, Columbia River Banking Company	1,003	160.51	0.78
The Dalles	Columbia River Banking Company	22,283	9.69	17.28
The Dalles	Westside Branch, Columbia River Banking Company	3,754	42.73	2.91
The Dalles	The Dalles Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
The Dalles	The Dalles Branch, Security Pacific Bank Oregon	16,517	10.14	12.81
The Dalles	The Dalles Branch, USNB	71,666	4.47	55.57
Total for Wasco County		\$ 128,956	7.17	
WASHINGTON COUNTY				
Aloha	Aloha Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	0.00
Aloha	Aloha Office, Key Bank of Oregon	14,338	4.05	1.48
Aloha	Farmington Mall Office, Key Bank of Oregon	9,083	1.82	0.94
Aloha	185th & Farmington Branch, USNB	1,141	NEW	0.12
Aloha	Aloha Branch, USNB	20,590	26.00	2.13
Banks	Banks Branch, USNB	16,674	3.57	1.72
Beaverton	Beaverton Branch (Main), First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Beaverton	Creekside Village Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Beaverton	Murrayhill Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Beaverton	West Beaverton Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Beaverton	Progress Plaza Office, Key Bank of Oregon	11,538	10.62	1.19
Beaverton	Westgate Office, Key Bank of Oregon	13,718	0.97	1.42
Beaverton	Boaverton Mall Branch, Security Pacific Bank Oregon	16,691	92.09	1.73
Beaverton	Murray & Allen Branch, Security Pacific Bank Oregon	8,817	33.12	0.91
Beaverton	Valley Plaza Branch, Security Pacific Bank Oregon	9,134	-11.66	0.94
Beaverton	Beaverton Branch, USNB	93,465	18.58	9.67
Beaverton	North Beaverton Branch, USNB	48,624	14.53	5.03
Beaverton	West Metro Consumer Prod. Ctr., USNB	304	NEW	0.03
Beaverton	Beaverton Branch, West One Bank Oregon	21,908	12.43	2.27

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	Deposits	% of Change	% of County
Beaverton	Nimbus Center Branch, West One Bank Oregon	10,676	12.98	1.10
Beaverton	Beaverton Office, Key Bank of Oregon	21,297	5.49	2.20
Cedar Hills	Cedar Hills Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Cornelius	Cornelius Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Cornelius	Cornelius Branch, USNB	19,027	NEW	1.97
Forest Grove	Farmers and Merchants Bank	6,132	9.83	0.63
Forest Grove	Forest Grove Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Forest Grove	Forest Grove Branch, USNB	50,140	NEW	5.19
Hillsboro	10th & Main Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Hillsboro	Hillsboro Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Hillsboro	Hillsboro Office, Key Bank of Oregon	26,819	7.68	2.77
Hillsboro	Hillsboro Branch, Security Pacific Bank Oregon	13,853	-12.75	1.43
Hillsboro	Sunset Esplanade Branch, Security Pacific Bank Oregon	11,606	140.93	1.20
Hillsboro	Hillsboro Branch, United Savings Bank	7,122	-14.95	0.74
Hillsboro	East Hillsboro Branch, USNB	9,337	21.67	0.97
Hillsboro	Hillsboro Commercial Branch, USNB	0	-100.00	0
Hillsboro	North Hillsboro Branch, USNB	5,512	NEW	0.57
Hillsboro	West Hillsboro Branch, USNB	81,976	999.99 +	8.48
Hillsboro	Hillsboro Branch, West One Bank Oregon	6,937	-8.16	0.72
King City	King City Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
King City	Tigard Towne Square Office, Key Bank of Oregon	4,883	-3.09	0.50
King City	King City Branch, USNB	61,923	18.99	6.40
North Plains	North Plains Branch, Farmers and Merchants Bank	2,439	23.49	0.25
Portland	185th & Sunset Hwy. Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Greenburg Road, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Portland	Barnes-Miller Branch, Security Pacific Bank Oregon	1,181	NEW	0.12
Portland	Cedar Mill Branch, Security Pacific Bank Oregon	12,904	-5.15	1.33
Portland	185th & Sunset Branch, USNB	18,382	27.73	1.90
Portland	Cedar Mill Branch, USNB	27,109	35.15	2.80
Raleigh Hills	Raleigh Hills Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Raleigh Hills	Raleigh Hills Branch, USNB	55,958	11.72	5.79
Sherwood	Sherwood Office, Key Bank of Oregon	3,758	33.49	0.39
Sherwood	Sherwood Branch, USNB	23,243	18.95	2.40
Tigard	Tigard Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Tigard	Washington Square Branch, First Interstate Bank of Oregon, N.A. .	*	0.00	0.00
Tigard	Tigard Office, Key Bank of Oregon	17,492	24.02	1.81
Tigard	Tigard Branch, Security Pacific Bank Oregon	17,395	117.62	1.80
Tigard	Greenway Branch, USNB	13,120	25.03	1.36
Tigard	Tigard Branch, USNB	52,823	18.45	5.46
Tigard	Washington Square Branch, USNB	29,826	6.95	3.08
Tualatin	Tualatin Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Tualatin	Tualatin Office, Key Bank of Oregon	11,814	139.39	1.22
Tualatin	Tualatin Branch, USNB	23,697	28.66	2.45
West Slope	West Slope Branch, USNB	32,532	5.22	3.36
Total for Washington County		\$ 966,938	10.08	
WHEELER COUNTY				
Fossil	Fossil Branch, First Interstate Bank of Oregon, N.A.	\$ *	0.00	N/A
Total for Wheeler County		\$ 0	0.00	

STATE OF OREGON: FINANCE SECTION

STATE AND NATIONAL BANKS OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County
YAMHILL COUNTY				
Amity	Amity Branch, USNB	\$ 7,998	7.35	3.51
Dayton	Dayton Branch, USNB	9,232	7.18	4.05
McMinnville	McMinnville Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
McMinnville	McMinnville Main Office, Key Bank of Oregon	33,944	3.42	14.90
McMinnville	North Town Office, Key Bank of Oregon	4,235	34.65	1.86
McMinnville	McMinnville Branch, Security Pacific Bank Oregon	8,240	10.75	3.62
McMinnville	McMinnville Branch, USNB	61,608	5.29	27.05
McMinnville	Valley Community Bank	13,959	5.75	6.13
Newberg	Newberg Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Newberg	Friendsview Manor Office, Key Bank of Oregon	0	0.00	0.00
Newberg	Newberg Office, Key Bank of Oregon	8,657	-10.05	3.80
Newberg	Newberg Branch, The Commercial Bank	7,703	3.63	3.38
Newberg	Newberg Branch, USNB	41,461	18.66	18.20
Sheridan	Sheridan Branch, USNB	19,953	-53	8.76
Willamina	Willamina Branch, Security Pacific Bank Oregon	10,793	14.05	4.74
Yamhill	Yamhill/Carlton Branch, First Interstate Bank of Oregon, N.A.	*	0.00	0.00
Total for Yamhill County		\$ 227,783	7.09	
Totals for State of Oregon		\$ 14,964,841	3.43	
..... (* Partial)				
(NOTE: County data not available for First Interstate Bank of Oregon, N.A.)				
Total deposits reported for branch offices		\$ 14,964,841		
First Interstate Bank of Oregon total deposits		\$ 5,132,209		
		\$ 20,096,850		

Collection Agencies

COLLECTION AGENCY ROSTER

License No.	Agency Name, Assumed Business Name and Location	License No.	Agency Name, Assumed Business Name and Location
47927	3 C's Checks, Collections, Credit 724 Main Street, Suite 207, Klamath Falls, Oregon 97601	17800	Carter-Jonas Collection Service, Inc. 1143 Pine Street, P.O. Box 145, Klamath Falls, Oregon 97601
43300	A P C A Financial Services P.O. Box 490, Polson, Montana 59860	12600	Cascade Collections, Inc. 1375 13th St. S.E., P.O. Box 3166, Salem, Oregon 97302
45600	Accelerated Collections, Inc. 10220 Greenburg Rd., Suite 551, Portland, Oregon 97223	34900	Cascade Recovery 14425 S.E. Stark, Portland, Oregon 97233
25200	Account Collection Bureau, Inc. 303 S. Fifth Street, Suite 200, P.O. Box 755, Springfield, Oregon 97477	12700	Cash Flow Management, Inc. 5530 S.E. Center St., P.O. Box 42407, Portland, Oregon 97206
37700	Account Control Services, Inc. 3271 N.E. 188th, P.O. Box 20912, Portland, Oregon 97230	12800	Caveman Credit Service, Inc. 115 N.W. E. Street, P.O. Box 1001, Grants Pass, Oregon 97526
25800	Account Service Plan, Inc. Professional Center, 1012 S.E. Oak Street, Suite 221, P.O. Box 513, Roseburg, Oregon 97470	47918	CBR Collection Services Division, Inc. 41 East San Luis Street, Salinas, California 93901
47942	Allied Collection and Recovery Service 851 N.W. Wall Street, Bend, Oregon 97702	13000	Central Billing Bureau, Inc. 15010 S.E. McLoughlin Blvd., Portland, Oregon 97222
47964	Allied Computerized Credit and Collections 1390 S.E. 122nd Street, L-4, Portland, Oregon 97233	13200	Central Oregon Collections, Inc. 63356 Nels Anderson Road, Bend, Oregon 97709
10400	Allied Recovery, Inc. 1015 S.E. Woodward, P.O. Box 02436, Portland, Oregon 97202	37800	Central Valley Collections, Inc. 1135 Dale St. S.E., Albany, Oregon 97321
41000	American Business Credit, Inc. 6804 N.E. Glisan, P.O. Box 18159, Portland, Oregon 97213	44800	Century 21 B&B Real Estate, Inc. 3438 Pacific Ave., Forest Grove, Oregon 97116
48066	American Eagle Investigations 950 N.E. 11th Street, P.O. Box 1543, Grants Pass, Oregon 97526	38300	Chambers Communications Corp. 2225 Coburg Rd., Eugene, Oregon 97401
10800	American Lenders Service Co. 2786 Roosevelt Blvd., P.O. Box 2143, Eugene, Oregon 97402	47925	Check Busters Collections 1355 Mannanita St. N.E., Salem, Oregon 97303
21300	American Lenders Service Co. of Portland P.O. Box 11875, Portland, Oregon 97211	25100	Check Central of Oregon, Inc. 3430 S.E. Powell, P.O. Box 42230, Portland, Oregon 97242
47800	American Lenders Service Co. 2804 N. Birch, P.O. Box 2915, La Grande, Oregon 97850	42800	Checkrite of Oregon, Inc. 12790 S.E. Stark, #101, Portland, Oregon 97233
47988	American Lenders Service Company of Salem 1375 13th Street S.E., P.O. Box 13107, Salem, Oregon 97309-1107	17200	Cirn, Inc. 12790 S.E. Stark, Suite 201, P.O. Box 16978, Portland, Oregon 97216
10800	Apollo Financial Services, Inc. 543 S.W. 3rd, P.O. Box 250, Lake Oswego, Oregon 97034	13400	Clackamas County Collection Bureau, Inc. — abn Tillamook County Collection Bureau 6901 S.E. Lake Rd., Suite 3, Milwaukie, Oregon 97222
48040	Arrow Collections P.O. Box 737, Oregon City, Oregon 97045	48078	Classic Point, Inc. 38100 Sandy Heights, #9, Sandy, Oregon 97055
40100	Artreana Credit, Inc. 1732 N.W. Quimby, P.O. Box 10739, Portland, Oregon 97210	47200	Cleveland Investigation Company 126 E. Main Street, P.O. Box 4657, Medford, Oregon 97501
23100	ASC Collections Co., Inc. 1400 Candlelight Dr., #188, P.O. Box 22004, Eugene, Oregon 97402	47944	Client's Service, Inc. 13563 N.W. Cornell Road, Suite 159, Portland, Oregon 97229
31300	Asset Recovery Group, Inc. P.O. Box 14188, Portland, Oregon 97214	13600	Constal Adjustment Bureau, Inc. 280 E. 17th, Eugene, Oregon 97440
47907	Asset Systems, Inc. 4530 S.E. Belmont, Suite 280, Portland, Oregon 97215	13700	Cody Barden Daniels & Palo, Inc. 9115 S.W. Olson Rd., #106, Portland, Oregon 97223
37300	Associated Bureau, Inc. 260 E. Wentworth Avenue, St. Paul, Minnesota 55118	13800	Collect A Check, Inc. 2828 S.W. Corbett, Room 222, P.O. Box 1276, Portland, Oregon 97201
31000	Associates Collection Agency 19837 Windflower, P.O. Box 6232, Bend, Oregon 97708	13900	Collection Bureau of Oregon, Inc. 1703 Albany St., P.O. Box 389, La Grande, Oregon 97850
45900	Assured Collections 2991 Harlow Road, P.O. Box 70361, Eugene, Oregon 97401	47903	Collection Technology Incorporated 209 E. Alameda Ave., Suite 204, P.O. Box 7835, Burbank, California 91504
38400	ATC Freight Reducers, Inc. 4120 International Way, Suite A 103, Milwaukie, Oregon 97222	14000	Collections Incorporated 105 E.E. 18th Avenue, P.O. Box 14319, Portland, Oregon 97214
48006	Atlanta National Credit Service 101 Elliott Avenue W., Suite 1400, Seattle, Washington 98119	41800	Columbia Collection Service, Inc. 6975 S.W. Sandburg Rd., Tigard, Oregon 97223
11300	Auto Rescue, Inc. 2991 Harlow Road, P.O. Box 70706, Eugene, Oregon 97401	14200	Columbia Credits, Inc. 1002 A West 9th, P.O. Box 372, The Dalles, Oregon 97068
41300	Bancorp Service Bureau, Inc. 3444 S.E. Powell Blvd., Portland, Oregon 97202	49086	Columbia Law Firm PC 12333 S.W. 68th Avenue, Suite 400, Portland, Oregon 97223
48036	Block & Associates 2906-1 Caples Avenue, P.O. Box 5707, Vancouver, Washington 98666	23800	Commercial Collections of Oregon, Inc. 235 Union St. N.E., P.O. Box 804, Salem, Oregon 97308
11700	Bonded Adjusters, Inc. 1890 Monroe, P.O. Box 333, North Bend, Oregon 97459	47100	Commercial Credit Bur. of OR, Inc. Rte. 1, Box 1392 B, Bandon, Oregon 97411
11800	Bonded Credit Company 3444 S.E. Powell Blvd., P.O. Box 42228, Portland, Oregon 97242	47866	Commercial Recovery, Inc. P.O. Box 2072, P.O. Box 2073, Beaverton, Oregon 97075-9073
47968	Bottom Line Services 1600 N.E. 155th, P.O. Box 301636, Portland, Oregon 97230	14600	Continental Credit Association, Inc. 1110 S.E. Alder Street, Portland, Oregon 97214
47984	Bounty Hunters, Inc. 3960 S.W. 114th, P.O. Box 6583, Portland, Oregon 97228-6583	47940	Continental Recovery 8371 Old Highway 99 South, Roseburg, Oregon 97470
48017	Bridgestone/Firestone Inc. 1300 Firestone Parkway, Akron, Ohio 44317	44400	Credit Bureau of Josephine Co., Inc. 407 N.E. 8th, P.O. Box 702, Grants Pass, Oregon 97526
11900	Bruhns & Silver, Inc. 333 City Blvd. West, P.O. Box 15106, West, Orange, California 92667	16400	Credit Bureau of Baker County 1927 Washington Avenue, P.O. Box 368, Baker City, Oregon 97814
12100	Business Mens Service Co. 906 S.E. 19th, #2, P.O. Box 14844, Portland, Oregon 97214	10200	Credit Bureau of Clatsop County, Inc. 433 13th St., P.O. Box 29, Astoria, Oregon 97103
12300	Cam Credits, Inc. 1108 J Avenue, P.O. Box E, La Grande, Oregon 97850	10300	Credit Bureau of Columbia County, Inc. 180 St. Helens Street, P.O. Box 347, St. Helens, Oregon 97051
13400	Capital Credit & Collection Service, Inc. 4415 N.E. Sandy Blvd., P.O. Box 13348, Portland, Oregon 97213	48016	Credit Bureau of Klamath County 906 Main, Suite 2, P.O. Box 5107, Klamath Falls, Oregon 97601
48081	Capital Recovery Associates, Inc. 2001 North Front Street, P.O. Box 1423, Harrisburg, Pennsylvania 17105	48011	Credit Bureau of Lake County 30 South L Street, Lakeview, Oregon 97603
29800	Carel Collections 211 N. Main, P.O. Box 202, Payette, Idaho 83861	16000	Credit Bureau of Walls Walls & Milton-Freewater 8 S.W. 7th Street, P.O. Box 136, Milton-Freewater, Oregon 97862

COLLECTION AGENCY ROSTER — Continued

License No.	Agency Name, Assumed Business Name and Location	License No.	Agency Name, Assumed Business Name and Location
39200	Credit Control Corporation 11830 S.W. Kerr Parkway, Suite 385, Portland, Oregon 97035	47900	Key Recovery, Inc. 8700 S.W. 26th, Suite T-7, Portland, Oregon 97213
15100	Credit Managers Institute, Inc. P.O. Box 42547, Portland, Oregon 97242	42300	Law One, Inc. 9045 S.W. Barbur, Ste. 3, Portland, Oregon 97219
17500	Credit Services of Oregon, Inc. 1231 S.E. Stephens, P.O. Box 1666, Roseburg, Oregon 97470	48034	Lenders Service Bureau, Inc. 4340 S.W. 110th, Beaverton, Oregon 97006
18300	Credit Systems of Oregon, Inc. 525 N.E. Greenwood, P.O. Box 948, Bend, Oregon 97701	45400	Lincoln Credit Services 4175 S.W. Tualatway, Beaverton, Oregon 97213
46006	Credit Union Collectors, Inc. 702 Jefferson Street, P.O. Box 61424, Vancouver, Washington 98666	30800	Linn Benton Credit Services, Inc. 809 N.W. Grant, P.O. Box 1930, Corvallis, Oregon 97339
15300	Creditors Collection Service, Inc. 3294 Pacific Place S.W., P.O. Box 628, Albany, Oregon 97321	36300	M & M Legal Services 105 Fir, Suite 201, P.O. Box 364, La Grande, Oregon 97860
47976	Creditors Collection Service of Lincoln County, Inc. 215 East Olive, Suite 1, P.O. Box 808, Newport, Oregon 97365	35300	Major Finance Co. 780 Commercial St. S.E., # 300, P.O. Box 12501, Salem, Oregon 97309
15400	Credita, Inc. 245 S.E. 4th, P.O. Box 1577, Pendleton, Oregon 97801	18100	Man Data, Inc. 2620 River Rd., # B, P.O. Box 728, Eugene, Oregon 97440
48085	CSC Accounts Management, Inc. 7909 Parkwood Circle, Suite 200, Houston, Texas 77036	44900	Marketing Dynamics, Inc. 1025 S.E. Bain Street, P.O. Box 1779, Albany, Oregon 97321
15500	Curry Collections, Inc. 511 Fern Street, P.O. Box 1739, Brookings, Oregon 97415	17900	MCS Services, Inc. 230 8th Street, P.O. Box 57, Astoria, Oregon 97103
37400	D R Credit Services, Inc. 1017 S.W. Morrison, #406, P.O. Box 19758, Portland, Oregon 97205	30700	Media Account Service, Inc. 2295 S.E. Regner Road, P.O. Box 241, Gresham, Oregon 97230
27600	DCS Inc. of California 555 McCormick Street, P.O. Box 5700, San Leandro, California 94577	18300	Merchants Credit Bureau Salem, Inc. 3125 River Rd. North, P.O. Box 227, Salem, Oregon 97308
43100	Dealers Recovery, Inc. 1650 N.E. Stephens, P.O. Box 968, Roseburg, Oregon 97470	29700	Metropolitan Agencies, Inc. 316 N. Johnson, P.O. Box 825, McMinnville, Oregon 97128
46000	Delivery Verification Service, Inc. 240 N. James St., Bldg. 2, Newport, Delaware 19804-3190	14700	Miles 4406 Hillcrest Road, Medford, Oregon 97504
48073	Diversified Recovery Services 110 W. 6th Street, #3, Eugene, Oregon 97401	48042	MKM and Associates 1410 Tudor Way S.E., Albany, Oregon 97321
14400	Dun & Bradstreet Commercial Collections 825 N.E. Multnomah, Suite 525, Portland, Oregon 97232	47913	Motor Carrier Audit & Collection Company 1425 W. Pioneer, Suite 135, Irving, Texas 75601
41500	Evergreen Adj. Service, Inc. 5644 N.E. Sandy Blvd., Portland, Oregon 97213	42100	Nat. Assoc. of Credit Mgmt. Or., Inc. 937 S.W. 14th Avenue, Portland, Oregon 97205
16200	Fidelity Collection Service, Inc. 135 Third St., P.O. Box 429, Hillsboro, Oregon 97123	38600	National Check Acceptance, Inc. 1078 Court St., #103, Medford, Oregon 97501
16300	Financial Collection Agencies 2033 6th Avenue, Suite 263, Seattle, Washington 98121	46300	National Collection Systems, Inc. 915 Olive St., Suite 430, St. Louis, Missouri 63101
48033	First Interstate Collections, Inc. 3720 S.W. 141st Avenue, Suite 104, Beaverton, Oregon 97005	48019	National Collection Service 1340 12th Avenue, P.O. Box 95, Longview, Washington 98632-7906
47939	Flat Regional Corporation P.O. Box 1179, Klamath Falls, Oregon 97601	47921	National Credit Management, Inc. 8340 Gage Blvd., # 603, Kennewick, Washington 98536
19800	Fuchs Business Liquidators, Inc. 1209 Pearl Street, Eugene, Oregon 97401	48089	National Information Services, Inc. 7451 S.W. Cebo Court, Suite 108, Tualatin, Oregon 97062
47904	GC Services Limited Partnership 6330 Gulfon, Houston, Texas 77081	18900	National Revenue Corporation 2323 Lake Club Drive, P.O. Box 13188, Columbus, Ohio 43213
48022	GC Services Limited Partnership/Lake Oswego 3975 S.W. Mercantile Drive, Building B, Lake Oswego, Oregon 97035	48063	Nationwide Business Service, Inc. 10006 S.E. Ramona, P.O. Box 5581, Portland, Oregon 97228
16700	General Credit Service, Inc. 2724 Jacksonville Highway, P.O. Box 8, Medford, Oregon 97501	48065	Night Owl Security & Investigations, Inc. 12750 S.W. Pacific Highway, Suite 118, P.O. Box 230622, Tigard, Oregon 97223
44200	Gerald A. Reed 2820 S.E. Roswell, P.O. Box 22518, Milwaukee, Oregon 97222	26700	Northwest Credit Service, Inc. 12780 S.E. Stark, Suite 206, P.O. Box 18011, Portland, Oregon 97216
48058	Great Lakes Collection Bureau, Inc. 625 Delaware Avenue, Buffalo, New York 14202	48064	Northwest Creditman's Recovery 1101 N.E. 6th Street, Grants Pass, Oregon 97538
26800	Greater Northwest Financial Adjusters, Inc. Hwy. 115, P.O. Box 2337, Eugene, Oregon 97402	48062	Northwest Creditors Service Inc., A California Corporation 402 Fourth Street, Yreka, California 96097
18400	Healthlink 105 S.E. 18th, P.O. Box 4036, Portland, Oregon 97206	48013	Northwest Funding Ltd 440 East Second Avenue, Eugene, Oregon 97401
17000	I.C. System, Inc. 444 East Highway 96, P.O. Box 64444, St. Paul, Minnesota 55164	48900	Northwestern Adjusters 9407 N.E. Fremont, Suite 158, P.O. Box 158, Portland, Oregon 97230
48072	Income Property Management Co., Inc. 1111 Pearl Street, Eugene, Oregon 97401	17100	Omega Claims Service, Inc. 5300 S.W. Macadam, Suite 480, Portland, Oregon 97201
48078	Ingram and Associates, Inc. 1718 General George Patton Drive, Brentwood, Tennessee 37027	19200	Oregon Adjusters Eugene, Inc. 2786 Roosevelt Blvd., P.O. Box 2143, Eugene, Oregon 97401
48063	Innovative Management Systems 980 S.W. 6th Street, P.O. Box 968, Grants Pass, Oregon 97536	19300	Oregon Adjusters Medford, Inc. 400 Madrona Street, Medford, Oregon 97501
48067	Interstate Collection Service 1001 South 11th Street, P.O. Box 1756, Tacoma, Washington 98401	39900	Oregon Asset Company, c/o Steel River, et al 900 S.W. Fifth Ave., Suite 2300, Portland, Oregon 97204
34600	Interstate Collections 1100 N.E. 21st Ave., Portland, Oregon 97233	19500	Oregon Credit Adjustment, Inc. 519 S.W. Third Ave. (710 Dakum Bldg.), Portland, Oregon 97204
47961	Investigative Service of Oregon, Inc. 4000 Kruse Way Place, Suite 268, Lake Oswego, Oregon 97005	42000	Oregon Washington Recovery Co., Inc. P.O. Box 14873, Portland, Oregon 97214
34100	Investor Mortgage Co. P.O. Box 518, Stayton, Oregon 97383	48025	Oregon-One, Inc. 12511 N.E. Glenn, Suite 136, Portland, Oregon 97230
25300	J & R Anderson Business Service, Inc. 18819 S.E. McLoughlin Blvd., Portland, Oregon 97287	48039	Otting Financial Service Corp. 12750 S.W. Pacific Highway, Suite 112, Tigard, Oregon 97223
44700	Jacobs PC II Systems, Inc. P.O. Box 1028, Tualatin, Oregon 97062	43000	Pac Cos Credit Service 1551 Harbeck Road, P.O. Box 378, Grants Pass, Oregon 97538
31500	Jefferson State, Inc. 3323 Laverne Ave., Klamath Falls, Oregon 97603	48024	Pacific Adjusters 427 Laurel Street, P.O. Box 4, Manzanita, Oregon 97130
47947	Kayronelson Management Services Ltd 805 Liberty St. N.E., Salem, Oregon 97303	48070	Pacific Credit Services, Inc. 5750 East Main Street, Springfield, Oregon 97428

COLLECTION AGENCY ROSTER — Continued

License No.	Agency Name, Assumed Business Name and Location
19800	Payco General American Credits, Inc. 400 S.W. 8th, Suite 815, Portland, Oregon 97204
20000	Pendleton Collections Incorporated 320 S.E. Emigrant, P.O. Box 669, Pendleton, Oregon 97801
47977	Personal Service Agency 418 S.W. Washington, Portland, Oregon 97204
43900	Portland Credit, Inc. 811 E. Burnside, Ste. 217, P.O. Box 14927, Portland, Oregon 97214
20400	Professional Collections, Inc. 1626 N. Vancouver Avenue, P.O. Box 367, Portland, Oregon 97207
49057	Professional Recovery Services 10835 S.W. Laurel Street, Beaverton, Oregon 97005
48082	Professional Recovery Bureau 7520 27th Street, P.O. Box 2596, White City, Oregon 97503
32300	Professional Service Bureau Rt. 3, Box 117D, P.O. Box 1170, Milton-Freewater, Oregon 97826
40900	Quick Collect, Inc. 235 N.E. 122nd Avenue, Portland, Oregon 97230
17700	Ray Klein, Inc. 106 E. 16th, P.O. Box 5408, Eugene, Oregon 97401
46500	Receivable Control Systems 500 N.E. Multnomah Street, Suite 1164, Portland, Oregon 97232
20500	Recovery Bureau of Oregon, Inc. 135 E. Berkeley Street, Gladstone, Oregon 97027
48054	Renton Collections, Inc. 222 Williams Avenue South, Suite 111, P.O. Box 272, Renton, Washington 98055
47999	Rescue Repossessions International, Inc. 6302 S.E. 82nd, Portland, Oregon 97266
40400	Retail Credit Service, Inc. 36 S.W. 3rd Ave., Ontario, Oregon 97914
47966	Revenue Investigation Corporation 3633 S.E. 35th Place, Suite C, Portland, Oregon 97202
27300	Riddle Auto Clinic 360 W. 8th, P.O. Box 106, Riddle, Oregon 97469
48077	Ron's Recovery & Collection Service 3095 Rogue River Drive, Eagle Point, Oregon 97524
47963	Russell Blair Vehicle Recovery 1683 N.E. Diablo, Bend, Oregon 97701
47982	Servicenter 17800 Boones Ferry Road N.E., Hubbard, Oregon 97032
47948	Sirius Services 7237 S.E. Center, Portland, Oregon 97206
28500	South Washington Collection Bureau, Inc. 2515 Kauffman, P.O. Box 1179, Vancouver, Washington 98666
21000	Southern Oregon Credit Service, Inc. 841 Stewart Avenue, #11, P.O. Box 4708, Medford, Oregon 97501
48047	Southwestern Adjusters 144 S.W. K Street, Grants Pass, Oregon 97526
48010	Special Services Bureau 320 Central Hall Building, #306, P.O. Box 957, Coos Bay, Oregon 97420
43700	State Adjustment, Inc. 780 Commercial St. S.E., Suite 105, Salem, Oregon 97301
47400	Statewide Adjusters 633 Stevens Rd., P.O. Box 787, Eagle Point, Oregon 97524
25900	Sylvan Medical Service, Inc. 5415 S.W. Westgate Drive, Portland, Oregon 97221
46300	T & S Repossession 9882 S. Marguam Circle, Molalla, Oregon 97038
45700	Tact Collections 3038 S.E. 119th, P.O. Box 20617, Portland, Oregon 97286
36400	Tanaseaff Investigations P.O. Box 26768, Portland, Oregon 97286
31200	Tem-Mar Enterprises, Inc. 824 N. A Street, P.O. Box 7905, Eugene, Oregon 97401
16900	The Credit Bureau, Inc. of Georgia 921 S.W. Washington, Room 816, Portland, Oregon 97205
31400	Timber Collections, Inc. 1012 S.E. Oak Street, Suite 230, P.O. Box 1879, Roseburg, Oregon 97470
21800	Transworld Systems, Inc. 921 S.W. Washington, Suite 256, Portland, Oregon 97205
21800	Treasure Valley Collection Agency 10397 Iowa Avenue, Payette, Idaho 83861
30800	Tri-Systems Collection Service, Inc. 10835 Main Street, P.O. Box 23188, Milwaukee, Oregon 97223
13100	Tranz Corporation 1780 S.W. Third Street, P.O. Box 3002, Corvallis, Oregon 97330
46700	United Compucard Collections, Inc. 4190 Harrison Ave., Cincinnati, Ohio 45211
35800	United Creditors Alliance Corp. 2223 Lake Club Drive, Columbus, Ohio 43232
47700	United Recovery Ser. of S. OR., Inc. 30985 Antioch Rd., P.O. Box 1216, Medford, Oregon 97501

<i>License No.</i>	<i>Agency Name, Assumed Business Name and Location</i>
22000	United Recovery Service, Inc. P.O. Box 2337, Eugene, Oregon 97402
24400	U.S. Bancorp Mortgage Co. 555 S.W. Oak Street, P.O. Box 3347, Portland, Oregon 97208
22200	Valley Credit Service, Inc. 980 Broadway Street, #4, P.O. Box 2046, Salem, Oregon 97308
33900	Van Ru Credit Corporation 6141 North Cicero Avenue, Chicago, Illinois 60646
22400	Vanguard Adjustment Co. 5525 N. Lombard, P.O. Box 03168, Portland, Oregon 97203
48043	West Coast Collections 17804 S.E. 370th, P.O. Box 1116, Sandy, Oregon 97055
22800	Western Credit & Collection Service 7337 N.E. Fremont Street, P.O. Box 13038, Portland, Oregon 97213
44600	Western Finance Adjusters, Inc. P.O. Box 14381, Portland, Oregon 97214
22800	Western Mercantile Agency, Inc. 840 Central, Coos Bay, Oregon 97420

COLLECTION AGENCY CROSS-REFERENCE BY ASSUMED BUSINESS NAME

Assumed Business Name

Accounts Management Company
Accounts Management Company
Acme Credit
American Lenders Service Company
ASI
Asset Recovery, Inc.
Bent/Linn Credit Service, Inc.
Business and Professional Adjustment Co.
C U Collectors, Inc.
Carol Collections
Cascade Adjusters
Cashco Financial Services, Inc.
Central Billing
Central Credit Corporation
Central Oregon Adjusters
CIC, Inc.
Coastwide Adjusters
Commercial Adjustment Company
Control-O-Fax Corporation
Credit Bureau of Union and Willowa Counties
Creditors Protective Association, Inc.
CSC Credit Services, Inc.
Diversified Creditors Service
Douglas Credit Bureau
Emigh Construction, Inc.
Equitable Collection Service
Facility Management Services
Far West Credit Services
FCA
Fuchs Business Consultants
Great Lakes Bureau
Group Management Services
Industrial Claims Service of Oregon
Industrial Credit Service
IS, Inc. - IS of Oregon, Inc.
Jefferson State Adjusters
Kency Credit Service
Law Enforcement Recovery Service
Legacy Health Systems
MD Financial Services
Medical & Commercial Adjustment

Medical Dental Hospital Bureau Eugene
Metropolitan Agencies
Mills LTD
N A C M Oregon, Inc.

National Credit Service
National Recovery Services
Northwest Adjustment
Otting Commercial Service
Pacific Coast Credit
PCS
PCSI
Pendleton Credit Reporting, Inc.
Portland Collectors, Inc.
Professional Credit Service
Professional Credit Service
Tact Collections
Tillamook County Collection Bureau

Tri Metro Collections
United Adjusters, Inc.
Western Specialty Products, Inc.

Agency Name

ATC Freight Reducers, Inc.
Credit Bureau of Clatsop County, Inc.
Credit Bureau of Columbia County, Inc.
Tenn-Mar Enterprises, Inc.
United Recovery Ser. of S. OR., Inc.
Asset Systems, Inc.
Asset Recovery Group, Inc.
Linn Benton Credit Service, Inc.
Credit Bureau of Baker County
Credit Union Collectors, Inc.
Carol Collections
Oregon Adjusters Medford, Inc.
Rescue Repossessions International, Inc.
Credit Bureau of Klamath County
Truax Corporation
Oregon Adjusters Medford, Inc.
Cleveland Investigation Company
Oregon Adjusters Medford, Inc.
MCS Services, Inc.
Mifax

CAM Credits, Inc.
Payco General American Credits, Inc.
CSC Accounts Management, Inc.
South Washington Collection Bureau, Inc.
Credit Services of Oregon, Inc.
Innovative Management Systems
Tri-Systems Collection Service, Inc.
Professional Collections, Inc.
D. R. Credit Services, Inc.
Financial Collection Agencies
Fuchs Business Liquidators, Inc.
Great Lakes Collection Bureau, Inc.
Healthlink
Omega Claims Service, Inc.
CIRN, Inc.
Investigative Services of Oregon, Inc.
Jefferson State, Inc.
Credit Services of Oregon, Inc.
Account Service Plan, Inc.
Receivable Control Systems
Marketing Dynamics, Inc.
Clackamas County Collection Bureau, Inc.
ABN Tillamook County Collection Bureau
Coastal Adjustment Bureau, Inc.
Credit Systems of Oregon, Inc.
Credit Bureau of Klamath County
National Association of Credit Management Oregon, Inc.
Atlanta National Credit Service
National Information Services, Inc.
Capital Credit & Collection Service, Inc.
Otting Financial Service Corp.
Man Data, Inc.
Pacific Credit Services, Inc.
Pacific Credit Services, Inc.
Pendleton Collections, Inc.
Portland Credit, Inc.
Ray Klein, Inc.
Recovery Bureau of Oregon, Inc.
Tact Collections
Clackamas County Collection Bureau, Inc.
ABN Tillamook County Collection Bureau
Jacobs PC II Systems, Inc.
Bancorp Service Bureau, Inc.
Interstate Collections

Consumer Finance Companies

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 126

ALBANY

American General Finance, Inc., 125 West Second Avenue 97321
 Norwest Financial System Oregon, Inc., 1821 14th SE 97321

BAKER

Baker County Finance Company, 1920 Washington Street, PO Box 587 97814

BEAVERTON

Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd., PO Box 592 97005
 BarclaysAmerican/Financial, Inc., 4800 S.W. Griffith Drive, PO Box 25716 97225
 Beneficial Oregon Inc. dba Beneficial Mortgage Co., 3671 S.W. Hall Blvd. 97005
 Custom Credit Co., Inc., 11355 S.W. Canyon Road, PO Box 2104 97075
 Farm Plan Corporation, 6700 S.W. 105th, Suite 112, Beaverton 97005
 Household Finance Corporation II, 2865 S.W. Cedar Hills Blvd., Suite 1203, PO Box 674, 97075
 Mellon Financial Services Corporation, 12570 S.W. First Street, PO Box 278 97075
 Norwest Financial System Oregon, Inc., 12801-E S.W. Jenkins Road 97005
 United Finance Co. (Beaverton Branch), 10095 S.W. Beaverton-Hillsdale Hwy., PO Box 305 97005

BEND

American General Finance, Inc., 1814 #C5 N.E. Division St., PO Box 5155 97708
 Avco Financial Services, Oregon, 20370 Anderson Road, PO Box 7318 97708
 Beneficial Oregon Inc. dba Beneficial Mortgage Co., 818 N.W. Wall Street, PO Box 542 97701

CLACKAMAS

Associates Financial Services Company of Oregon, Inc., 10001 S.E. Sunnyside Road, Suite 100 97015
 Household Finance Corporation II, PO Box 487, 16246 S.E. 82nd Drive 97015
 Norwest Financial System Oregon, Inc., 8800 S.E. Sunnyside Road, Suite 215, 97015
 Transamerica Financial Services, 8800 S.E. Sunnyside Road, Suite 215, 97015

COOS BAY

American General Finance, Inc., 3450 Ocean Blvd. 97420
 Mellon Financial Services Corporation, 1165 Newmark Street 97420

CORVALLIS

American General Finance, Inc., 1414 N.W. 9th, PO Box 1350 97330
 Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE

Aetna Finance Company dba ITT Financial Services, 1011 Valley River Way #105 97401
 American General Finance, Inc., 2160 W. 11th Street 97405
 Associates Financial Services Company of Oregon, Inc., 1580 Valley River Drive, #100 97401
 Avco Financial Services of Oregon, Inc., 48 W. 18th, Suite 2, 97401
 Beneficial Oregon Inc. dba Beneficial Mortgage Co., 814 Charnelton Street, PO Box 446 97401
 Frontier Financial Co., 1200 Exec. Parkway, Suite 200 97401
 Household Finance Corporation II, 1011 Valley River Way, #116-C 97440
 Mellon Financial Services Corporation
 141 E. 11th Avenue, PO Box 284 97401
 1416 Orchard Street 97403
 Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
 Reliable Credit Association, Inc., 365 Coburg Road, PO Box 43 97440
 Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97401
 United Finance Co. (Eugene Branch), 313 Goodpasture Is. Rd. 97401

GLADSTONE

United Finance Co. (Gladstone Branch), 18431 S.E. McLoughlin Blvd., PO Box 218 97027

GRANTS PASS

United Finance Co. (Grants Pass Branch), 1455 N.E. Sixth Street, PO Box 470 97826

GRESHAM

American General Finance, Inc., 505 N.E. Second Avenue 97030
 Beneficial Oregon Inc. dba Beneficial Mortgage Co., 120 N.W. Burnside 97030
 Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030
 United Finance Co., 40-90 N.E. Division Street 97030

HALFWAY

Idaho Power Company, Main Street 97834

HILLSBORO

American General Finance, Inc., 2020-J N.E. Cornell Rd. 97214
 Security Finance Co., 188 S.E. Fourth Avenue 97123

KLAMATH FALLS

Mellon Financial Services Corporation, 2603 Crosby Avenue, PO Box 86 97601
 Motor Investment Company, 531 South Sixth Street, PO Box 309 97601
 Transamerica Financial Services, 707 Main Street, PO Box 1269 97601

LAKE OSWEGO

Chase Manhattan Financial Services, Inc. dba Chase Manhattan of Oregon, 5285 South West Meadows Road 97034
 Ford Motor Credit Company, Five Center Pointe Drive, Suite 220, 97035
 Sears Consumer Financial Corp. of Delaware, One Centerpointe Drive 97035
 Transamerica Financial Services, 5285 S.W. Meadows Rd. 97035

LEBANON

Norwest Financial System Oregon, Inc., 745 Main Street 97355

McMINNVILLE

American General Finance, Inc., 1900 N. Hwy. 90W 97128
 United Finance Co. (McMinnville Branch), 1030 N. Baker Street, PO Box 585 97128

MEDFORD

Aetna Finance Company dba ITT Financial Services, 2640 Barnett Road 97501
 American General Finance, Inc., 1060 Biddle Road 97501
 Associates Financial Services Company of Oregon, Inc., 269 Barnett Rd., Suite J, PO Box 1743 97501
 Household Finance Corporation II, 11 East Main Street, PO Box 908 97501
 Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
 Norwest Financial System Oregon, Inc., 2328 Poplar Drive 97501
 Reliable Credit Association, Inc., 1005 N. Riverside 97501
 Transamerica Financial Services, 1322 E. McAndrews Road 97501
 United Finance Co. (Medford Branch), 2743 North Pacific Highway, PO Box 4627 97501

MILWAUKIE

American General Finance, Inc., 10655 S.E. 42nd Avenue 97222
 Beneficial Oregon Inc. dba Beneficial Mortgage Co., 17038 S.E. McLoughlin Blvd. 97222
 Central Finance Co., 16703 S.E. McLoughlin Blvd. 97222
 Custom Credit Co., Inc., 17030 S.E. McLoughlin Blvd. 97222
 Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd., PO Box 22347 97222

NEWPORT

Avco Financial Services of Oregon, Inc., 644 S.W. Coast Hwy., Suite E 97365

NYSSA

Idaho Power Company, 210 Main 97913

ONTARIO

Avco Financial Services of Oregon, Inc., 1457 S.W. 4th Avenue 97914
 Idaho Power Company, 581 NW 1st 97914

OREGON CITY

American General Finance, Inc., 901 Molalla Avenue 97045
 Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045

PENDLETON

Aetna Finance Company dba ITT Financial Services, Melanie Square, 1730 S.W. Court 97801

PORTLAND

Aetna Finance Company dba ITT Financial Services
 10415 S.E. Stark, Space A, PO Box 16430 97216
 11350 S.E. 82nd Ave., PO Box 86484 97286
 American Credit Corporation, 8643 N.E. Glisan Street 97213
 American General Finance, Inc.,
 4340 N.E. Sandy Blvd., PO Box 13277 97213
 1503 N.E. 122nd Blvd. 97230
 8855 S.W. Beaverton-Hillsdale Hwy. 97221
 9141 Powell Blvd. 97286
 American Savings Mortgage Services, Inc. dba American Savers Mortgage Corporation, 9320 S.W. Barbur Boulevard, Suite 255 97219
 Avco Financial Services of Oregon, Inc., 11920 S.E. Division 97266
 BarclaysAmerican/Financial, Inc., 10691 S.E. Stark Street 97216
 Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2180 N.E. 82nd Avenue 97204
 Caldwell Acceptance Corporation, 811 SE Stark Street 97216
 Cashco Financial Services, Inc., 2710 SE 50th 97206
 Chrysler First Financial Services Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

Custom Credit Co., Inc.

115 N.E. 122nd Avenue, PO Box 16581 97230

2000 N.E. Sandy Boulevard 97232

Household Finance Corporation II

10116 S.E. Washington, P.O. Box 16336 97216

Mellon Financial Services Corporation, 9955 S.E. Washington 97216

Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233

Reliable Credit Association, Inc., 1195 S.E. Powell Blvd., PO Box 42205 97242

Security Pacific Financial Services, Inc.

1 Lincoln Center, 10300 S.W. Greenburg Rd. 97223

8305 S.E. Monterey Avenue 97266

The Mortgage Exchange, Inc., 5100 S.W. Macadam Avenue, Suite 300 97201

Transamerica Financial Services

9955 S.E. Washington, Suite 300 97216

10260 S.W. Greenburg Rd. 97221

United Finance Co., 515 E. Burnside Street 97214

United Finance Co. (Gateway Branch), 1424 N.E. 102nd Avenue 97220

Western Credit Services Co., 11035 N.E. Sandy Blvd 97222

ROSEBURG

Mellon Financial Services Corporation, 423 S.E. Jackson 97470

Transamerica Financial Services, 34 Garden Valley Shopping Center 97470

United Finance Co. (Roseburg Branch), 729 S.E. Washington Street, PO Box 1285 97470

SALEM

Aetna Finance Company dba ITT Financial Services, 1975 Lancaster Drive N.E. 97301

American General Finance, Inc., 588 Chemsoketa Street N.E. 97301

Avco Financial Services of Oregon, Inc., 435 High St. N.E. 97301

BarclaysAmerican/Financial, Inc.

Market Square, 3348 Market Street N.E. 97301

Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2411 Lancaster Drive N.E. 97305

Household Finance Corporation II, 3000 Market Street N.E., Suite 110, 97303

Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301

Norwest Financial System Oregon, Inc., 737 Lancaster Drive N.E. 97301

Reliable Credit Association, Inc., 3000 Market Street Plaza, P.O. Box 17067 97305

Transamerica Financial Services, 530 Center Street N.E., PO Box 2111 97308

United Finance Co. (Salem Branch), 654 Lancaster Drive N.E., PO Box 12305 97309

SEASIDE

United Finance Co. (Seaside Branch), 314 Avenue "A", PO Box 87 97138

SPRINGFIELD

American General Finance, Inc., 1920 Olympic Street 97477

Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1839 Pioneer Parkway East 97477

Brandt Financial Services, Inc., 806-A North "A" Street, PO Box 1352 97477

THE DALLES

American General Finance, Inc., 1254 West Sixth 97058

TIGARD

Aetna Finance Company dba ITT Financial Services, 11945 S.W. Pacific Highway #245 97219

United Finance Co. (Tigard Branch), 12900 S.W. Pacific Hwy., Suite D 97223

VALE

Idaho Power Company, 289 A Street West 97918

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1989:

Cashco Financial Services, Inc.	Jan. 1, 1989
2710 SE 50th, Portland, Oregon 97206	
Reliable Credit Association	Feb. 20, 1989
1005 N Riverside, Medford, Oregon 97501	
Ford Motor Credit Company	Mar. 29, 1989
One CenterPointe Drive, Suite 220, Lake Oswego, Oregon 97035	
American General Finance, Inc.	Apr. 3, 1989
9141 Powell Blvd., Portland, Oregon 97266	
Idaho Power Company	Nov. 20, 1989
Main Street, Halfway, Oregon 97834	
Idaho Power Company	Nov. 20, 1989
210 Main, Nyasa, Oregon 97913	
Idaho Power Company	Nov. 20, 1989
581 NW 1st, Ontario, Oregon 97914	
Idaho Power Company	Nov. 20, 1989
280 A Street West, Vale, Oregon 97918	

The following licenses were surrendered during 1989:

The CIT Group/Equipment Financing, Inc.	Feb. 2, 1989
975 Oak Street, Suite 330, Eugene, Oregon 97440	
Ford Motor Credit Company	Mar. 29, 1989
1618 SW First Avenue #213, Portland, Oregon 97201	
Credithrift of America	Apr. 3, 1989
4721 SE Woodstock, Portland, Oregon 97266	
Barclaysamerican/Financial, Inc.	Jun. 28, 1989
203 W 2nd Avenue, Albany, Oregon 97321	
Barclaysamerican/Financial, Inc.	Jun. 29, 1989
1457 SW 4th Avenue, Ontario, Oregon 97914	
Transamerica Financial Services	Sep. 21, 1989
210 South 4th Street, Coos Bay, Oregon 97420	
Transamerica Financial Services	Sep. 29, 1989
1050 N 1st, Suite 215, Hermiston, Oregon 97838	
Citicorp Mortgage, Inc.	Dec. 30, 1989
10725 SW Barbur Blvd., Suite 100 Portland, Oregon 97219	

CONSUMER FINANCE LICENSEES

Changes in name or location in 1989:

From	To	Date
American Savers Mortgage Corp.	American Savers Mortgage Corp.	Jan. 27, 1989
9320 SW Barbur Boulevard, Suite 255	9320 SW Barbur Blvd., Suite 135	
Portland, Oregon 97219	Portland, Oregon 97219	
Aetna Finance Company	Aetna Finance Company	Feb. 13, 1989
982 Lancaster Dr. NE	1975 Lancaster Drive NE	
Salem, Oregon 97301	Salem, Oregon 97301	
Beneficial Mortgage Co.	Beneficial Mortgage Co.	Apr. 3, 1989
444 Main Street	1839 Pioneer Parkway East	
Springfield, Oregon 97477	Springfield, Oregon 97477	
Norwest Financial System Oregon, Inc.	Norwest Financial System Oregon, Inc.	Jul. 17, 1989
1958 East Pacific Blvd.	1821 14th Avenue Northeast	
Albany, Oregon 97321	Albany, Oregon 97321	
Aetna Finance Company dba	Aetna Finance Company dba	Aug. 14, 1989
ITT Financial Services	ITT Financial Services	
10412 SE 82nd Avenue	11350 SE 82nd Avenue	
Portland, Oregon 97266	Portland, Oregon 97266	
Credithrift of America	American General Finance, Inc.	Sep. 1, 1989
16 Offices	16 Offices	
Associates Financial Services of Oregon, Inc.	Associates Financial Services of Oregon, Inc.	Oct. 9, 1989
1142 Willagillespie Road, Suite 11	1580 Valley River Drive, #100	
Eugene, Oregon 97401	Eugene, Oregon 97401	
AVCO Financial Services	AVCO Financial Services	Nov. 20, 1989
2880 SW 4th Avenue	1457 SW 4th Avenue	
Ontario, Oregon 97914	Ontario, Oregon 97914	
AVCO Financial Services	AVCO Financial Services	Dec. 1, 1989
20370 Anderson Road, Suite C7	20370 Anderson Road, Suite C5	
Bend, Oregon 97701	Bend, Oregon 97701	
Household Finance Corporation	Household Finance Corporation	Dec. 15, 1989
3000 Market Street NE	3866 Center Street NE	
Salem, Oregon 97301	Salem, Oregon 97301	

Changes in Corporation Status during 1989:

From	To	Date
Chrysler First Financial	Chrysler First Financial	Jan. 19, 1989
Services Corporation	Services Corporation	
An Oregon Corporation	A Delaware Corporation	

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS

As of December 31, 1989

Number of Licensees—126

ASSETS

Loans—Consumer Finance Act	\$479,680,254
Other receivables	210,095,911
Cash on hand and in banks	10,264,702
Real estate less depreciation	286,763
Office equipment and automobiles	2,367,101
Deferred charges	93,012,456
Other consumer finance assets	6,354,289
All other assets (combined)	<u>1,509,655,868</u>
Total assets	<u>\$2,311,717,344</u>

LIABILITIES AND CAPITAL

Bank Debt	\$ 130,560,378
Debentures or Public Debt	627,065,649
Other Liabilities	704,848,236
Reserve for Bad Debts:	
Loan Reserves for Prior Year	\$15,347,561
Additions from Undivided Profits	11,988,916
Recoveries	3,973,482
Less Losses	<u>16,176,571</u>
Balance—Reserve for Bad Debts	15,133,388
Capital (if corporation)	497,091,014
Surplus and Undivided Profits	328,123,084
Capital Reserves	<u>8,895,595</u>
Total Capital	<u>834,109,693</u>
Total Liabilities and Capital	<u>\$2,311,717,344</u>

STATE OF OREGON: FINANCE SECTION

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1989 to December 31, 1989

Number of Licensees—126

Income:

Interest on consumer finance loans	\$ 85,079,526
Interest on other receivables	25,382,561
Collections on loans	787,554
Collections on other receivables	369,469
Other income	527,601,835
Total Income	\$639,220,945

Expenses:

Advertising	\$ 2,339,161
Auditing	362,861
Bad Debts:	
Bad debts charged off to expense	10,655,142
Addition to reserve for bad debts	5,694,676
Depreciation	53,951,754
Insurance and fidelity bonds	2,990,617
Legal fees	1,320,741
Postage and express	821,093
Printing, stationery and supplies	4,094,683
Rent, light, heat and janitor	4,587,004
Salaries	54,449,742
Supervision and administration	8,500,351
Income taxes	50,728,577
All other taxes and license fees	21,838,536
Telephone and telegraph	1,465,867
Travel and automobile expense	3,471,002
Other expenses	210,894,053
Total expenses—excluding interest	\$438,165,860
Net earnings before interest paid	201,055,085
Less: Interest paid on borrowed money	106,169,718
Net earnings after interest paid	\$ 94,885,367

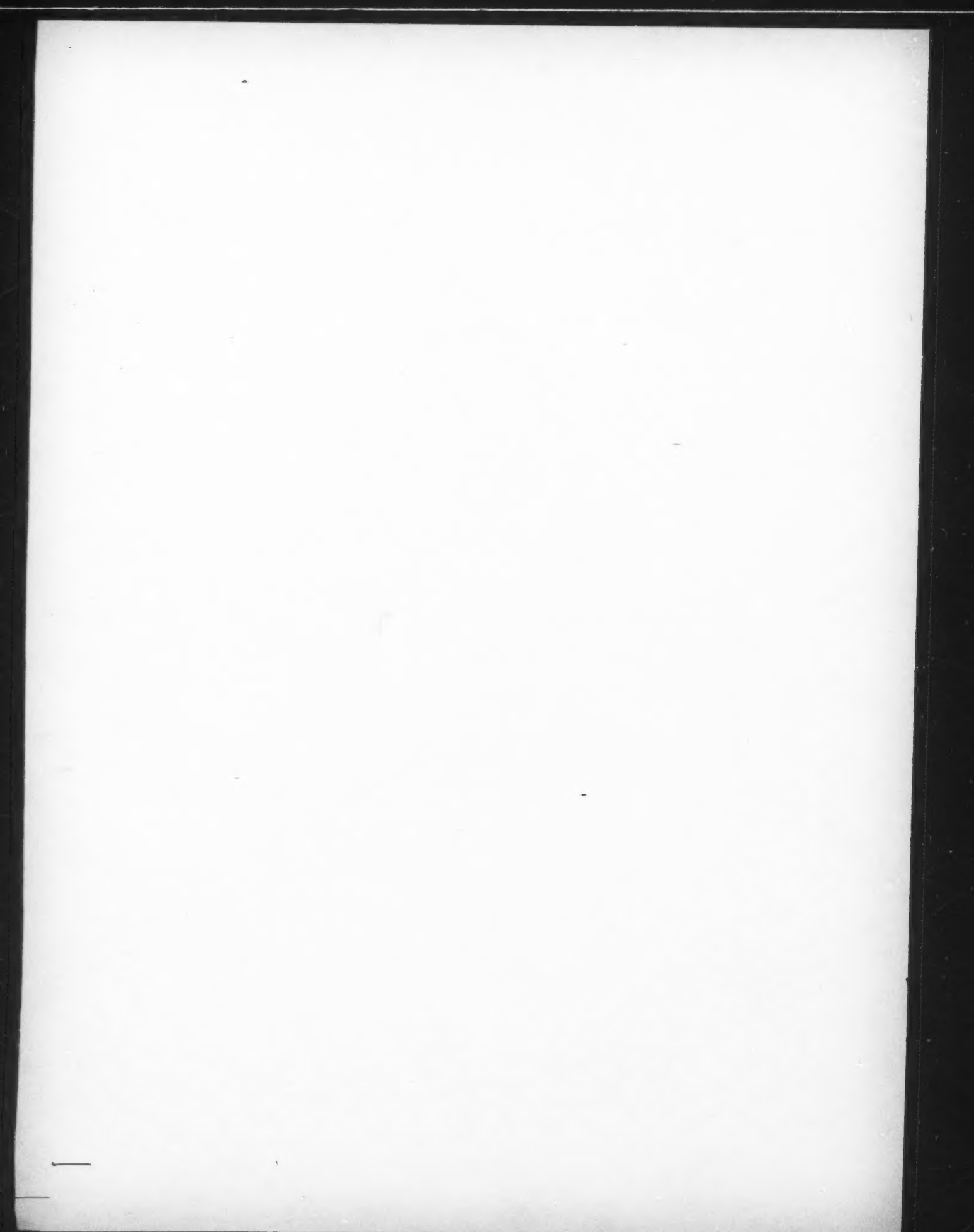
ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1989 to December 31, 1989

	Number of Accounts	Percent of Total	Amount	Percent of Total
Total loans outstanding on December 31, 1988	<u>101,411</u>		<u>\$438,256,672</u>	
Loans made during the period:				
(a) Loans of \$500.00 or less	5,185	5.47	\$ 1,683,733	0.61
(b) Loans of \$500.01 to \$2,000	39,019	41.20	47,360,702	17.10
(c) Loans of \$2,000.01 to \$5,000	26,834	28.33	80,263,300	28.97
(d) Loans of \$5,000.01 to \$10,000	4,763	5.03	29,360,579	10.60
(e) Loans of \$10,000.01 to \$50,000	2,874	3.03	62,831,112	22.68
(f) Loans over \$50,000	455	0.48	43,033,919	15.53
(g) Revolving Loan Advances	<u>15,587</u>	<u>16.46</u>	<u>12,501,306</u>	<u>4.51</u>
Total of loans made	<u>94,717</u>	<u>100.00</u>	<u>\$277,034,651</u>	<u>100.00</u>
Loan balances purchased	4,547		\$ 14,340,705	
Loan balances sold during year	3,960		\$ 36,988,080	
Loan balances charged off	6,403		\$ 11,521,317	
Collections of principal			\$201,442,377	
Total loans outstanding on December 31, 1989	<u>110,653</u>		<u>\$479,680,254</u>	

ANALYSIS BY TYPE OF SECURITY

Loans made during the period based in whole or in larger part on:	Number of Accounts	Percent of Total	Amount	Percent of Total
(a) Automobiles	16,126	17.03	\$ 39,304,851	14.19
(b) Personal Property	24,570	25.94	43,823,706	15.82
(c) Autos and personal property	9,532	10.06	27,855,446	10.05
(d) Mobile homes	158	0.17	985,261	0.36
(e) Other chattels	1,843	1.95	6,617,368	2.39
(f) Real estate	4,116	4.35	91,421,070	33.00
(g) Unsecured notes	16,879	17.82	29,186,036	10.54
(h) Comakers, endorsers or guarantors	557	0.59	3,226,981	1.16
(i) Revolving open end loans	20,358	21.49	30,171,982	10.89
(j) Credit cards	0	0.00	0	0.00
(k) Other	<u>578</u>	<u>0.61</u>	<u>4,441,950</u>	<u>1.60</u>
Total of loans made	<u>94,717</u>	<u>100.00</u>	<u>\$277,034,651</u>	<u>100.00</u>



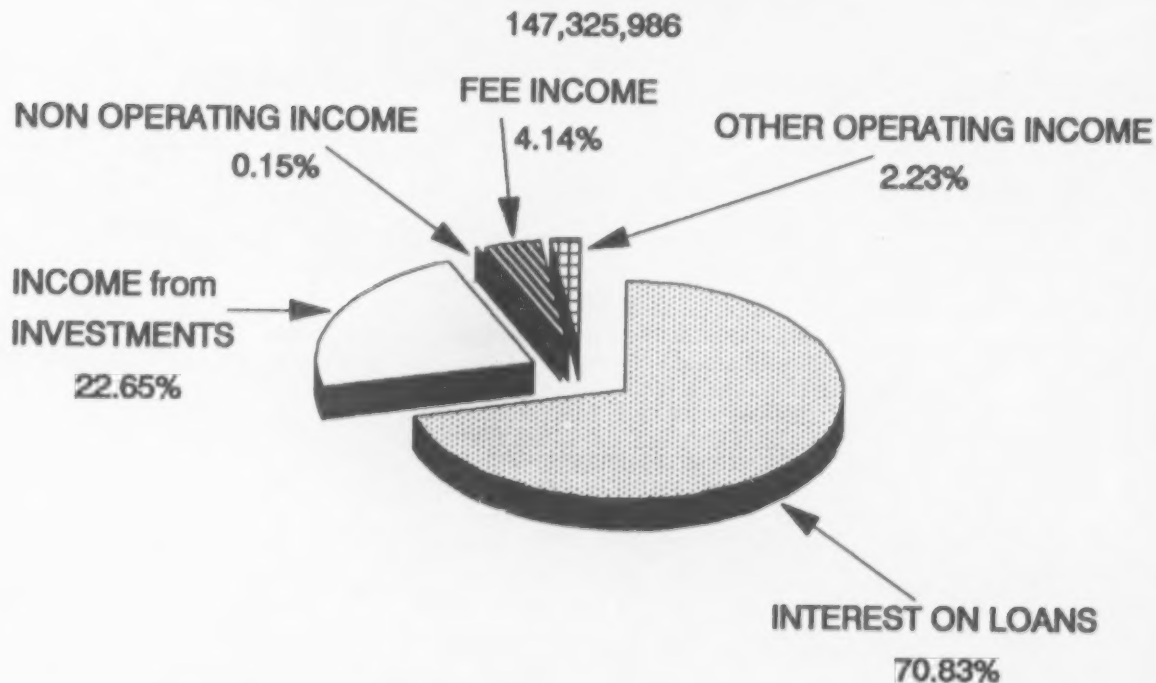
Credit Unions

ALPHABETICAL LIST OF CREDIT UNIONS

<i>Name of Credit Union</i>	<i>City</i>	<i>Page</i>
Benton Credit Union	Corvallis	72
Broadway Cab Credit Union	Portland	72
Carnation Employees' Credit Union	Portland	72
Electra Credit Union	Portland	72
Emerald Credit Union	Portland	73
Federal-Metals Central Credit Union	Eugene	72
Food Industries Credit Union	Albany	72
Mail-Well Credit Union	Springfield	75
Marion and Polk Schools Credit Union	Portland	73
Multco Employees Credit Union	Salem	75
NW Dairy Products Credit Union	Portland	73
Oregon Central Credit Union	Portland	73
Oregon Corporate Central Credit Union	Portland	73
Oregon Standby Credit Union	Beaverton	72
Oregon Telco Credit Union	Portland	73
Pacific N.W. Chevron Credit Union	Portland	73
Portland Area Community Employees (PACE) Credit Union	Portland	73
Portland Federal Employees Credit Union	Clackamas	74
Portland Postal Employees Credit Union	Portland	74
Portland Teachers Credit Union	Portland	74
Radio Cab Credit Union	Portland	74
Safeway Norwest Central Credit Union	Portland	74
Salem Postal Credit Union	Salem	75
Service Employees of Lane County Credit Union	Eugene	72
State Employees Credit Union	Salem	75
U-Lane-O Credit Union	Eugene	72
Valley Health Credit Union	Salem	75
Western Waxed Paper Employees Credit Union	Portland	75
Wood Products Credit Union	Springfield	76

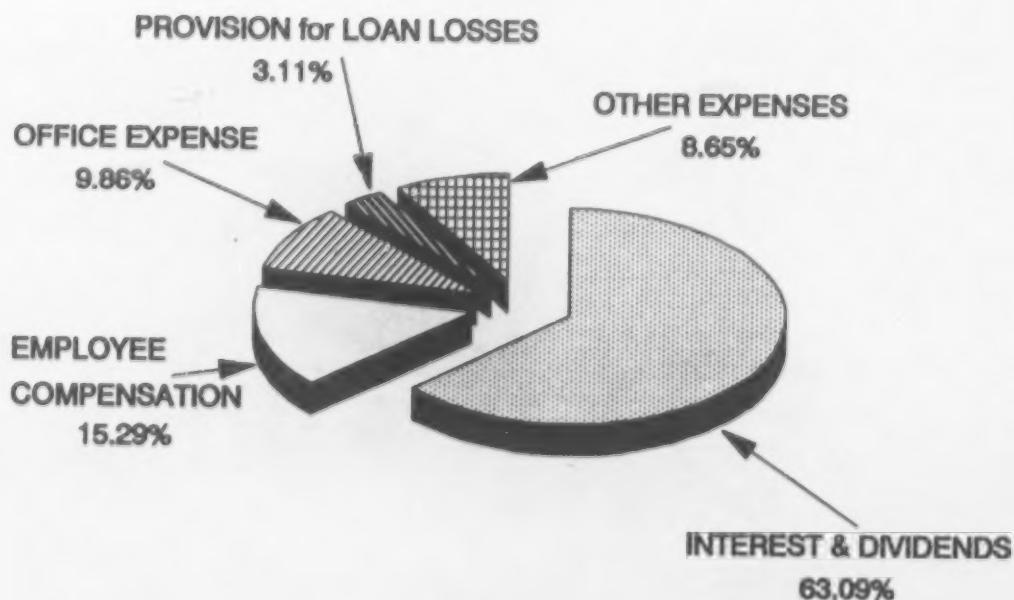
STATE CHARTERED CREDIT UNIONS

Sources of Income (1989)



Expenses (1989)

136,194,865 *



* Does not include statutory and additional transfers to reserves.

FEDERAL-METALS CENTRAL CREDIT UNION, ALBANY

Date of Authorization November 15, 1955; Authorization No. 46

Head Office

645 Waverly Drive S.E.

Albany, Oregon 97321

Tel: 928-4536 Fax: 926-4843

Philip E. Sanker**President****Directors**

John F. Crose

Alfred D. Fryer

J. Stefan Gonzalez

Robert W. Hamilton

Barry Holsworth

O. Edward Nelson

Patti Oleson

Albert R. Rule

Mark A. Yeager

Springfield Branch

1010 Main Street

Springfield, Oregon 97477

Tel: 484-3737

Valley River Branch

752 Goodpasture Island Road

Eugene, Oregon 97401

Tel: 344-3247

Directors

Paul Jorgenson

Alice Kaseberg

Kaye Lefrancq

Dick Metzler

Mike Morris

Bill Schulke

Harold Welborn

OREGON CORPORATE CENTRAL CREDIT UNION, BEAVERTON

Date of Authorization July 11, 1978; Authorization No. 67

Charter No. 7

Head Office

4970 S.W. Griffith Drive

Beaverton, Oregon 97075

Tel: 641-8420 Fax: 644-7234

Tom Augustine**President****Jim Eberle****Senior Vice President****Robert Barzler****Vice President****Directors**

Vern Arnold

Joanne LeCouver

Ava Milosevich

Jeff Schroth

Hank Caldwell

BENTON CREDIT UNION, CORVALLIS

Date of Authorization March 19, 1953; Authorization No. 44

Head Office

1815 N.W. Circle Blvd.

Corvallis, Oregon 97330-1310

Tel: 754-7765

Donald O. Nieman**Treasurer/Manager****Joe Tofte****Asst. Manager****Directors**

Harold Brauner

Paul Mariman

Florence Moss

Donald O. Nieman

Al Walczak

EMERALD CREDIT UNION, EUGENE

Date of Authorization January 20, 1961; Authorization No. 55

Head Office

247 West 10th

Eugene, Oregon 97401

Tel: 687-1656 Fax: 687-1656 or 1-800-422-5185

George Wickizer II**Manager****Directors**

John Dunn

John Hamburg

Ray Klein

Terry Lansing

Barbara Moody

James Roles

George Wickizer II

SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION, EUGENE

Date of Authorization November 23, 1936; Authorization No. 17

Head Office

299 East 11th

Eugene, Oregon 97401

Tel: 686-9251

Richard S. Boettcher**President/CEO****Ava L. Milosevich****Senior Vice President****Administration****Jean Webb****Vice President/Marketing****Karen Romero****Vice President/Operations****U-LANE-O CREDIT UNION, EUGENE**

Date of Authorization September 1, 1981; Authorization No. 10

Charter No. 70

Head Office

488 East Eleventh Avenue

Eugene, Oregon 97401

Tel: 687-2347 Fax: 343-4940

Gordon Hoerauf**President/CEO****Eldon Ehlers****Vice President/Loans****Donald Top****Vice President/Administration****Joy L. Hoerauf****Vice President/Marketing****Leah Murphy****Vice President/Operations****Directors**

Bill Bryant

Robert Campbell

Donald Moon Lee

B. Diane Miller

Robert Schutz

Paul Swadener

Darrel Wilson

BROADWAY CAB CREDIT UNION, PORTLAND

Date of Authorization March 19, 1940; Authorization No. 33

Head Office

1920 NW Johnson, Suite 105

Portland, Oregon 97209

Tel: 222-2671

Janice E. Stamps**Manager****Directors**

Sharon Aumack

Gene Brown

E. Hausenberger

Bradford Smith

Jody Taylor

CARNATION EMPLOYEES' CREDIT UNION, PORTLAND

Date of Authorization March 15, 1956; Authorization No. 48

Head Office

3342 S.E. Morrison

Portland, OR 97214

Tel: 238-7732

Bonnie R. Cyr**Manager****Connie S. Goodman****Manager****Directors**

Don Boitano

Eric Gunnell (Alt.)

Dick Holmes

Dean Randell

Leonard Simmons

Margaret M. Young

David Zamorano

ELECTRA CREDIT UNION, PORTLAND

Date of Authorization September 5, 1928; Authorization No. 4

Head Office

3717 S.E. 17th
Portland, Oregon 97202-3895
Tel: 238-3911

Allen M. Kofsky
Musette Allen

Treasurer/Manager, CEO
Assistant Manager

Directors

Jim Baggenstos
Jim Cox
Wayne Evans

Tom W. Kreuger
Robert E. Lee
Mike McLain

Glenn Permann
Frank Shrivess
Carroll Sundet

MAIL-WELL CREDIT UNION, PORTLAND

Date of Authorization May 9, 1950; Authorization No. 40

Head Office

2515 Mailwell Drive
Portland, Oregon 97222
Tel: 654-3141

Carol Martin

Manager

Directors

Jack Baines
Joyce Gibbons

Clifford Groves
Lila McCoy

Eric Weisenborn

MULTCO EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization February 15, 1934; Authorization No. 7

Head Office

4110 S.E. Hawthorne Blvd.
Portland, Oregon 97214
Tel: 248-3076

Robert Burns

Treasurer/Manager

Directors

Randy Amundson
David Bogucki
Bob Burns

Ardy Craghead
Doug Cowley
Peter Kasting

Jim Pitts
George Steger

NW DAIRY PRODUCTS CREDIT UNION, PORTLAND

Date of Authorization October 9, 1939; Authorization No. 31

Head Office

8106 N.E. Wasco
Portland, Oregon 97213
Tel: 257-9070

Karen Hefflin

Treasurer/Manager

Directors

Judy Bleth
George Brown
Roger Crow

Leland Dawson
Darrell Guptill
Karen Hefflin

Ken McClain
George Oliver
Ken Selberg

OREGON CENTRAL CREDIT UNION, PORTLAND

Date of Authorization June 3, 1937; Authorization No. 19

Head Office

336 N.E. 20th Avenue
Portland, Oregon 97232
Tel: 239-5338 Fax: 235-0772

West Metro Branch

8625 S.W. Cascade Avenue, Suite 106
Beaverton, Oregon 97005
Tel: 646-9243

Eugene Branch

350 E. 8th Street
Eugene, Oregon 97401
Tel: 687-0953

Ernest A. Griffith

Chief Executive Officer

Directors

Charlene Baker
James Gilles

Bob Himmelright
Dale Joliff
Don Jost

Allen Olson
William Welter

OREGON STANDBY CREDIT UNION, PORTLAND

Date of Authorization October 15, 1938; Authorization No. 27

Head Office

11781 N.E. Glisan Street
Portland, Oregon 97220
Tel: 256-5616

Eugene R. Eckart

Manager

Directors

Thomas G. Butler
Franklin E. Jenkins

Richard L. Lauderback
Ralph Ledbetter

Robert Tosney

OREGON TELCO CREDIT UNION, PORTLAND

Date of Authorization July 24, 1937; Authorization No. 21

Head Office

2121 S.W. Fourth Avenue
Portland, Oregon 97201
Tel: 227-5571

Wayne Gaylin
Cherie Bolton
Patricia Elliott
Robert Kuhnert
Jeff Schroth

Treasurer/Manager
Technical Services Manager
Operations Manager
Controller
Administrative Coordinator

Directors

Gordon Akeson
Angie Davis

Terry Gavin
Ray Gribling
Ed McAyeal

Al McCloskey
Kathy Kelley

PACIFIC NW CHEVRON CREDIT UNION, PORTLAND

Date of Authorization March 23, 1936; Authorization No. 13

Head Office

5531 N.W. Doane
Portland, Oregon 97210
Tel: 221-7756

Liz Schilling

Manager

Directors

Charlotte A. Clunas
Sharon A. Downey
Eugene Graber

Joe Greer
Eric Hayashi
Gerald E. Kemper

Liz Schilling
James E. Seafeldt

PORTLAND AREA COMMUNITY EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization October 1, 1936; Authorization No. 15

Head Office

3010 S.E. Belmont
Portland, Oregon 97214
Tel: 234-9851 Fax: 238-9641

Ron Barrick

President/CEO

Gail Gomez

Operations Manager

Terry Thompson

Controller

Directors

Vern Bowers
Dennis A. Choquette
John Hren
Bruce Shearer

Kate Bretsch
Steve D' Ambrosia
Robert Neibert

Wayne Bryan
Roger F. Hediger
Karl Pfeijer

PORTLAND FEDERAL EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization October 19, 1936; Authorization No. 16

Head Office

333 S.W. 5th, Suite 300
 Portland, Oregon 97204
 Tel: 275-0300/1-800-452-0915 Fax: 275-0319

H.R. Oberg	Treasurer/CEO
Richard E. Gwaltney	Executive Vice President
Eric A. Mercer	Vice President Administration/Finance
Rebecca R. Kantola	Vice President Personnel/Public Relations
Kathleen M. Scholes	Asst. Vice President Technical Support
James R. Lumpkin	Asst. Vice President Compliance
Susan A. Tibbs	Asst. Vice President Lending

Multnomah Branch

319 S.W. Pine
 Portland, Oregon 97204
 Tel: 275-0307

Federal Building Branch

Federal Office Building
 1220 S.W. Third Avenue
 Portland, Oregon 97204
 Tel: 275-0304

Directors

Patricia Ball	Alice Hensley	Wayne Medford
Thomas DeKlyn	Donald Hewel	Charles Petersen
Brenda Gilpin	Robert Kempf	LaVorn Taylor

PORTLAND POSTAL EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization June 18, 1928; Authorization No. 2

Head Office

12630 S.E. Division
 Portland, Oregon 97236
 Tel: 760-5304

Lee Hardiman	President
Mark Turnham	Executive Vice President

Beaverton Branch

4200 S.W. Watson
 Beaverton, Oregon 97005
 Tel: 644-2669

Lloyd Center Branch

700 NE Multnomah, Suite 340
 Portland, Oregon 97232
 Tel: 231-0021

Main Office Branch

715 N.W. Hoyt
 Portland, Oregon 97209
 Tel: 223-1669

Portland Air Base Branch

6801 N.E. Cornfoot Road
 Portland, Oregon 97218
 Tel: 249-0961

Directors

John Almeter	Robert Gilbo	Maris Mullins
Charles Brown	Clarence Giebelhouse	Roger Strobel
Howard Congdon	Verne Hertner	Carmine Tomacelli
	Richard Leonardini	

PORTLAND TEACHERS CREDIT UNION, PORTLAND

Date of Authorization December 21, 1932; Authorization No. 6

Head Office

2701 NW Vaughn Street
 Portland, Oregon 97212
 Tel: 288-8255

John Beckwith	President
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Beaverton Branch

12450 SW Walker Road
 Beaverton, Oregon 97005-1401
 Tel: 273-1705

Gresham Branch

485 NE Burnside Rd.
 Gresham, Oregon 97030
 Tel: 273-1725

Kruse Meadows Branch

6300 SW Meadows Road
 Lake Oswego, Oregon 97035
 Tel: 273-1730

Lloyd Center Branch

1720 NE 9th Avenue
 Portland, Oregon 97212
 Tel: 273-1700

McMinnville Branch

2410 McDonald Lane
 McMinnville, Oregon 97128
 Tel: 472-0377

Mt. Park Branch

11830 SW Kerr Parkway
 Lake Oswego, Oregon 97035
 Tel: 273-1720

Oak Grove Branch

2915 SE Oak Grove Boulevard
 Milwaukie, Oregon 97267
 Tel: 273-1715

Powell Boulevard Branch

8507 S.E. Powell Boulevard
 Portland, Oregon 97266
 Tel: 273-1710

Directors

Carol Brandon	Steve Gray	Dwayne Osburn
Philip Carrier	Milton Hakanson	Edith Peck
David Fluitt	Bertha Little	Gary Powell
Arlene Foss	Lou Merrick	Jim Sager
Edward Forness	Thomas Nutter	Ray Smith
		Fred Zurcher

RADIO CAB CREDIT UNION, PORTLAND

Date of Authorization April 23, 1948; Authorization No. 38

Head Office

1613 N.W. Kearney
 Portland, Oregon 97209
 Tel: 226-7319

S. R. Kelly

Manager

Directors

L. J. Christy	L. Lannaker	J. Maloney
S. Entler	T. Moon	

SAFEWAY NORWEST CENTRAL CREDIT UNION, PORTLANDDate of Authorization January 1, 1981; Authorization No. 69
Charter No. 9**Head Office**2537 S.E. Hawthorne
Portland, Oregon 97214
Tel: 233-6261 Fax: 233-9223Ken H. Poole President
William B. Borquist Vice President**West Side Branch**3600 SW Cedar Hills Blvd.
Beaverton, Oregon 97075
Tel: 626-6600 Fax: 646-5919**Directors**

Roger Greenman	Jerome Kiobasa	David Peters
Larry Halme	Donald Mac Rae	Teresa Phillips
Robert Jacobson	Richard Meier	Marianne Sauer

WESTERN WAXED PAPER EMPLOYEES CREDIT UNION, PORTLAND

Date of Authorization April 12, 1935; Authorization No. 11

Head Office3400 N Marine Drive
Portland, Oregon 97217
Tel: 283-0401

Judy Green Manager

Directors

John Francis	Eldon Magnuson	Leslie Smith
Jane Germony	Philip Martin	Robert Steel
Patrick Gornowicz		

MARION AND POLK SCHOOLS CREDIT UNION, SALEM

Date of Authorization, January 15, 1936; Authorization No. 12

Head Office1900 Hines Street SE
Salem, Oregon 97302
Tel: 588-0181 Fax: 588-0665

Dan Penn	President/CEO
Joel Wade	Vice President/Finance
Cindy Dodson	Vice President/Data Processing/Accounting Manager
Dave Litchy	Vice President/Operations
Barbara Eggiman	Vice President/Marketing Manager

Directors

Jim Cockrell	William J. Liebertz III	Marian Paulsen
Dave Davis	Earl Littrell	Ron Rufeher
Brian Hardin		

SALEM POSTAL CREDIT UNION, SALEM

Date of Authorization, May 6, 1930; Authorization No. 9

Head Office1050 25th SE
Salem, Oregon 97301
Tel: 364-8803

Jean A. Wheat General Manager

Directors

Rick Crick	Bill Kaufman	Geoff Schmitt
Margaret Giddens	Bill Lahmann	Tom Wolf
Sherril Jones		

STATE EMPLOYEES CREDIT UNION, SALEM

Date of Authorization, June 17, 1937; Authorization No. 14

Head Office1550 State Street
Salem, Oregon 97301
Tel: 585-7084 Fax: 585-7484Larry J. Queen President
Craig Johnson Main Branch Manager**Portland Branch**1521 SW First
Portland, Oregon 97201
Tel: 227-4132 Fax: 227-3253**Directors**

John Ahin	Ira Jones	William Patton
Marvin Fanshier	George LeTourneau	F. Gordon Shattuck
Neal R. Fisher	Doris Nelson	Elizabeth Stockdale

VALLEY HEALTH CREDIT UNION

Date of Authorization, April 19, 1957; Authorization No. 50

Head Office2096 Mission Street SE
Salem, Oregon 97301
Tel: 364-7999Diane Scott Manager
Alison Hawley Credit Manager**Directors**

Arlene Day	Ken Freedman	Randy Fultz
Dennis Nielsen	Jeanette K. Paige	Joyce Riggi
Tom Roberts	James Tuzzio	Patricia Vanderham

FOOD INDUSTRIES CREDIT UNION, SPRINGFIELD

Date of Authorization, June 16, 1976; Authorization No. 62

Charter No. 2**Head Office**3030 Gateway Loop, P.O. Box 7245
Eugene, Oregon 97401
Tel: 741-2605

David A. Culver	President/General Manager
Janell Smith	Vice President/Operations
Diane Howey	Vice President/Loans

Continental Branch10200 N Lombard Street
Portland, Oregon 97203
Tel: 240-4266**Salem Branch**930 25th Street SE
Salem, Oregon 97301
Tel: 588-1982**Directors**

Tim Cannell	Peggy Mayes	Sandy Thomas
Allen Dosler	Sandie Philippi	Ken Whitney
Ken Larson		

WOOD PRODUCTS CREDIT UNION, SPRINGFIELD

Date of Authorization, December 17, 1973;

Authorization No. 59

Head Office

42nd & E Streets, P.O. Box 291

Springfield, Oregon 97477

Tel: 747-4231 Fax: 726-9131

John McLaughlin

President/CEO

Mike McMahan

Executive Vice President/
Operations

Neva Nelson

Vice President/Human Resource
Director

Dennis Powell

Vice President/Finance

Tim McJunkin

Vice President/Marketing

Albany Branch

707 Waverly Drive SE, P.O. Box 892

Albany, Oregon 97321

Tel: 928-2773 Fax: 928-8511

Bend Branch

1143 Northeast 4th

Bend, Oregon 97701

Tel: 382-2485 Fax: 382-0244

Cottage Grove Branch

600 Jefferson Street

Cottage Grove, Oregon 97424

Tel: 942-3371 Fax: 942-7816

Eugene Branch

3701 W 11th, P.O. Box 2507

Eugene, Oregon 97402

Tel: 686-2934 Fax: 343-8717

Medford Branch

624 S Central, P.O. Box 696

Medford, Oregon 97501

Tel: 779-2184 Fax: 779-1932

North Bend Branch

Highway 101 and State Street

P.O. Box 621

North Bend, Oregon 97459

Tel: 756-7556 Fax: 756-1620

Portland Branch

825 NE Multnomah, Suite 165

Portland, Oregon 97232

Tel: 232-1585 Fax: 756-1620

Roseburg Branch

2335 NE Kline, P.O. Box 1610

Roseburg, Oregon 97470

Tel: 673-4461 Fax: 673-1491

Directors

Bradley Anderson

Janice Blankenship

Henry Garrelts

Dennis Helms

Ron Howe

Steve Jurgens

Judy Shurts

Tom Veltman

John Will

BRANCHES AUTHORIZED

<i>Name and Location of Branch</i>	<i>Credit Union</i>	<i>Cert. No.</i>	<i>Authorized</i>
Kruse Meadows Branch 6300 SW Meadows Road Lake Oswego, Oregon 97035	Portland Teachers Credit Union	33	Mar. 1, 1989
Corvallis Branch Plaza Nine Shopping Center 1020-1885 NW 9th Street Corvallis, Oregon 97330	Federal-Metals Central Credit Union	34	May 12, 1989
Montgomery Park Branch 2701 NW Vaughn Portland, Oregon 97210	Portland Teachers Credit Union	35	Jul. 6, 1989

CLOSED BRANCHES

<i>Name and Location of Branch</i>	<i>Credit Union</i>	<i>Authorized</i>
Mt. Park Branch 11830 SW Kerr Parkway Lake Oswego, Oregon 97034	Portland Teachers Credit Union	Mar. 1, 1990

RELOCATION OF A HEAD OFFICE

<i>Location</i>	<i>Credit Union</i>	<i>Authorized</i>
From: 1720 Portland, Oregon 97212 To: 2701 NW Vaughn Portland, Oregon 97210	Portland Teachers Credit Union	July 6, 1989

CREDIT UNIONS

Change of Name — Change of Location

Change of Status

Change of Location:

<i>From</i>	<i>To</i>	<i>Effective Date</i>
NW Dairy Products Credit Union 8106 NE Wasco Portland, Oregon 97213	NW Industries Credit Union 8106 NE Wasco Portland, Oregon 97213	Apr. 20, 1989
City of Portland Employees Credit Union 3010 SE Belmont Portland, Oregon 97214	Portland Area Community Employees (PACE) Credit Union 3010 SE Belmont Portland, Oregon 97214	May 1, 1989
ORSO Employees Credit Union 5531 NW Doane Avenue Portland, Oregon 97208	Pacific NW Chevron Credit Union 5531 NW Doane Avenue Portland, Oregon 97208	Jun. 6, 1989
Portland Postal Employees Credit Union Eastside Branch 14815 SE Division Portland, Oregon 97233	Portland Postal Employees Credit Union Eastside Branch 12630 SE Division Portland, Oregon 97233	Feb. 1, 1989
Portland Teachers Credit Union Powell Branch 8507 SE Powell Blvd. Portland, Oregon 97266	Portland Teachers Credit Union Powell Branch 205 Place Shopping Center Portland, Oregon 97266	Mar. 1, 1990

**CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF
STATE CHARTERED CREDIT UNIONS
AND THREE-YEAR COMPARATIVE ANALYSIS**

SOURCES AND DISTRIBUTION OF REVENUE	1987	1988	1989	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME		
					1987	1988	1989
OPERATING INCOME:							
Interest on loans (gross)	76,628,068	91,033,482	104,350,774	14.62	67.49	69.38	70.94
Less: Interest refunded	0	0	0	0.00	0.00	0.00	0.00
Income from investments	29,735,121	31,914,651	33,370,978	4.56	26.19	24.32	22.68
Income (loss) trading securities		0	0	0.00	0.00	0.00	0.00
Fee income		0	6,094,376	100.00	0.00	0.00	4.14
Other operating income	7,167,141	8,248,171	3,279,187	-60.24	6.31	6.28	2.22
Total gross income	113,530,330	131,196,304	147,095,315	12.11	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	16,351,699	18,711,769	20,823,648	11.28	14.40	14.26	14.15
Travel & conference expense	594,313	693,741	761,078	9.70	0.52	0.52	0.51
Office occupancy expense	2,152,301	2,436,357	3,011,817	23.61	1.89	1.85	2.04
Office operations expense	7,554,092	9,086,415	10,422,193	14.70	6.65	6.92	7.08
Educational & promotional expenses	1,126,861	1,466,091	1,524,479	3.98	0.99	1.11	1.03
Loan servicing expense	521,979	727,924	878,890	20.73	0.45	0.55	0.59
Professional & outside services	3,628,286	3,793,138	4,295,256	13.23	3.19	2.89	2.92
Provision for loan losses	3,258,281	3,949,711	4,232,079	7.14	2.86	3.01	2.87
Provision for investment losses	0	0	0	0.00	0.00	0.00	0.00
Member insurance	680,549	610,731	518,345	-15.12	0.59	0.46	0.35
Operating fees	149,852	158,928	217,713	36.98	0.13	0.12	0.14
Miscellaneous operating expenses	855,379	916,724	793,745	-13.41	0.75	0.69	0.53
Total operating expenses	38,105,218	42,551,529	47,479,243	11.58	33.56	32.43	32.27
Income (Loss) from Oper. before Div.	75,425,112	88,644,775	99,616,072	12.37	66.43	67.56	67.72
Gain (Loss) on investments	-93,657	21,199	33,550	58.26	-0.08	0.01	0.02
Gain (Loss)—Disp. of fixed assets	31,317	87,377	-62,518	-171.54	0.02	0.06	-0.04
Other non-operating income (Exp.)	-37,728	543,169	197,121	-63.70	-0.03	0.41	0.13
Total Net Income (Loss) before Div. & Int.	75,325,044	89,064,905	99,784,225	12.03	66.34	67.88	67.83
Interest on borrowed money	1,231,626	2,794,277	2,731,363	-2.25	1.08	2.12	1.85
Dividends on shares	30,341,276	34,717,199	16,523,401	-52.40	26.72	26.46	11.23
Interest on deposits	33,594,290	37,541,690	69,398,340	84.85	29.59	28.61	47.17
Net Income (Loss) after Cost Funds	11,389,478	14,011,739	11,131,121	-20.55	10.03	10.67	7.56
Allocation of Net Income (Loss):							
Transfer to Statutory Reserves	3,147,036	3,701,757	3,797,395	2.58	2.77	2.82	2.58
Additional transfers to reserve	4,480,674	1,564,868	693,014	-55.71	3.94	1.19	0.47
Adjusted Net Income (Loss)	3,761,768	8,759,219	6,640,712	-24.18	3.31	6.67	4.51

STATE OF OREGON: FINANCE SECTION

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

Credit Unions		Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Central Credit Union	34,351,519	83,769	11,009,164	1,734,231	452,415	47,631,098	8.09
Beaverton	Oregon Corporate Central Credit Union	7,929,426	18,206,278	182,415,312	121,291	1,496,373	210,168,680	27.26
Corvallis	Benton Credit Union	3,828,409	9,429	3,649,563	20,026	64,219	7,571,646	10.39
Eugene	Emerald Credit Union	1,676,572	59,674	515,136	16,322	40,671	2,308,375	5.87
Eugene	Service Employees of Lane County Credit Union	88,713,995	1,864,475	13,666,643	5,392,201	962,391	110,599,705	15.19
Eugene	U-Lane-O Credit Union	66,000,000	828,018	16,651,819	2,048,878	1,520,594	87,050,209	11.24
Hillsboro*	American Electronics Association Credit Union	4,940,089	225,644	3,199,790	38,660	807,371	9,211,554	0.00
Portland	Broadway Cab Credit Union	466,164	7,361	55,527	9,452	30,361	568,865	-7.06
Portland	Carnation Employees Credit Union	806,414	75,515	221,658	3,600	1,118	1,108,305	-10.11
Portland	Electra Credit Union	27,131	396,855	11,246,496	835,604	592,108	40,202,195	0.02
Portland	Mail-Well Credit Union	613,623	0	184,693	0	4,857	803,173	-15.20
Portland	Multico Employees Credit Union	17,034,259	198,160	1,056,359	460,760	111,319	18,860,857	2.39
Portland	NW Industries Credit Union	1,969,788	1,913	537,436	170,209	25,159	2,579,505	9.38
Portland	Oregon Central Credit Union	26,550,484	1,250,348	8,230,016	553,856	569,994	36,654,698	0.06
Portland	Oregon Standby Credit Union	806,636	2,762	263,236	5,570	7,845	1,088,049	-16.77
Portland	Oregon Telco Credit Union	125,746,984	574,852	53,805,882	3,008,502	1,256,047	182,132,267	7.47
Portland	Pacific NW Chevron Credit Union	1,394,646	125	347,768	11,004	965	1,754,508	-6.07
Portland	Portland Area Community Employees Credit Union ..	34,344,734	145,861	8,412,159	1,716,220	452,599	42,796,593	3.99
Portland	Portland Federal Employees Credit Union	14,868,421	56,568	7,292,063	127,996	176,489	22,521,537	-2.4
Portland	Portland Postal Employees Credit Union	26,587,972	676,426	16,050,651	1,277,607	261,390	43,654,046	6.80
Portland	Portland Teachers Credit Union	198,340,495	6,727,167	108,027,545	3,790,086	3,217,850	286,403,143	12.21
Portland	Radio Cab Credit Union	715,188	5	372,381	370	8,560	1,096,504	-2.40
Portland	Safeway Northwest Credit Union	70,250,698	1,462,926	7,832,514	906,661	685,710	81,138,509	14.63
Portland	Western Waxed Paper Employees Credit Union	1,768,285	14,719	863,694	9,855	20,584	2,677,137	4.99
Salem	Marion and Polk Schools Credit Union	36,637,058	482,238	11,330,435	1,890,840	454,897	50,795,468	4.79
Salem	Salem Postal Credit Union	2,480,328	14,869	619,700	34,726	9,838	3,159,461	13.97
Salem	State Employees Credit Union	31,977,707	1,187,771	10,431,803	830,535	353,374	41,181,190	2.36
Salem	Valley Health Credit Union	4,792,879	99,274	870,937	286,669	57,122	6,106,881	2.21
Springfield	Food Industries Credit Union	17,236,954	87,035	2,289,791	561,658	141,561	20,227,999	-3.52
Springfield	Wood Products Credit Union	72,938,356	2,377,812	23,935,737	4,214,832	1,951,918	105,418,655	7.94
29	Total State-Chartered Credit Unions	922,902,115	37,117,869	506,385,908	30,078,221	15,735,699	1,467,470,812	11.51

* California State-chartered Credit Union Branch Office

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS		Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
31 Dec 1989		922,902,115	37,117,869	506,385,908	30,078,221	15,735,699	1,467,470,812	11.51
31 Dec 1988		875,994,684	22,197,207	394,241,030	25,539,901	13,926,739	1,315,885,571	7.51
31 Dec 1987		766,351,940	18,904,882	397,691,094	29,296,963	11,714,849	1,223,959,728	10.77
31 Dec 1989 & 31 Dec 1988		46,907,421	14,920,662	111,144,878	4,538,320	1,808,960	161,565,241	11.51
Increase between		5.35	67.21	28.19	17.76	12.96	11.51	
Percent of Change								

OF STATE CHARTERED CREDIT UNIONS

December 31, 1989

Notes & Interest Payable	Dividends & Dep. Int. Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
574,901	15,681	688,491	1,279,073	43,248,711	1,906,262	86,445	1,112,563	43.01
8,002,273	0	85,091	8,087,964	196,394,124	2,542,000	0	3,144,592	14.57
0	165	14,735	14,900	6,431,381	246,982	178,793	699,755	20.92
0	0	8,546	8,546	2,202,151	89,180	0	8,498	-7.40
0	5,219	352,740	357,959	101,776,519	3,766,724	0	4,703,722	31.91
0	125,315	527,231	652,546	80,030,229	2,633,186	0	3,735,163	25.46
0	80	41,184	41,264	8,866,458	264,235	24,492	15,185	0.00
0	0	516	516	578,088	30,260	0	60,001	28.25
0	0	1,646	1,646	974,186	60,298	0	72,175	-3.76
0	27	162,654	162,681	35,780,556	1,594,309	0	2,655,676	15.58
0	0	4,772	4,772	719,241	43,110	0	36,050	-16.72
0	30,418	34,971	65,389	17,307,033	836,950	0	652,424	12.13
0	80	3,595	3,675	2,226,075	144,627	0	205,208	-2.34
0	7,736	139,899	147,635	33,080,837	1,401,976	0	2,024,250	26.30
0	10,023	4,827	14,850	872,946	124,334	0	75,919	16.34
0	19,219	139,320	158,539	169,722,008	6,081,985	0	6,189,054	2.58
0	8	4,275	4,283	1,612,341	90,824	0	47,068	17.86
191,395	0	98,597	289,992	37,874,857	1,654,289	0	2,977,455	8.24
5,493	133,466	33,275	172,234	22,348,929	335,000	0	-334,526	58.19
0	22,709	25,426	48,135	37,466,883	2,082,849	0	4,967,736	11.00
0	13,579	690,428	704,007	264,932,669	11,081,451	0	9,696,595	9.09
0	0	17	17	894,295	64,642	0	137,550	22.97
0	1,011	-154,830	-153,819	76,002,925	3,282,802	0	2,027,612	21.36
0	67	21,552	21,619	2,374,339	99,132	0	182,114	16.43
0	813	200,863	201,676	48,041,918	1,483,487	0	1,069,185	34.14
0	0	2,586	2,586	2,875,337	93,111	0	188,427	3.18
0	2,080	152,003	154,083	39,027,422	1,445,000	0	556,765	10.43
0	14,494	34,959	49,453	5,747,580	186,319	0	133,627	20.35
0	280	5,540	5,800	19,271,980	738,027	0	212,542	65.03
431,237	100,366	816,486	1,348,089	93,886,779	6,444,289	0	3,741,661	211.80
9,205,299	502,816	4,141,995	13,850,110	1,352,476,687	50,827,540	289,730	50,076,046	19.61

GROWTH ANALYSIS

Credit Unions

31, 1989

Notes & Interest Payable	Dividends & Dep. Int. Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
9,205,299	502,816	4,141,995	13,850,110	1,352,476,687	50,827,540	289,730	50,076,046	19.61
31,481,732	421,524	5,475,618	37,378,874	1,188,894,760	45,915,207	2,827,506	41,863,197	25.58
32,843,210	1,452,370	3,566,962	37,862,542	1,108,550,651	42,022,763	2,108,200	33,415,672	12.82
-22,276,433	81,292	-1,333,823	-23,528,764	163,581,927	4,912,333	-2,537,778	8,212,849	
-70.75	19.28	-24.35	-62.94	13.75	10.69	-89.75	19.61	



Debt Consolidating Agencies

DEBT CONSOLIDATING AGENCIES

Number of Licensees — 12

Name and Location

License #

CCCS of Central Oregon, Inc. 1900 N.E. Division, Suite 205 Bend, Oregon 97708	10006
CCCS of Coos, Curry Pony Village Mall North Bend, Oregon 97459	10005
CCCS of Josephine Co., Inc. 1314 N.E. Foster Way Grants Pass, Oregon 97526	10010
CCCS of Lane County, Inc. 1601-B Oak St. Eugene, Oregon 97401	10001
CCCS of Linn-Benton, Inc. 201 W. First St. Albany, Oregon 97321	10002
CCCS of Mid-Willamette Valley, Inc. 1900 Hines Street SE Salem, Oregon 97302	10003
CCCS of Oregon, Inc. 3633 S.E. 35th Place Portland, Oregon 97202	10004
CCCS of Southern Oregon, Inc. 820 Crater Lake Avenue, #206 Medford, Oregon 97504	10009
Consumer Credit Counseling Service of Umatilla County 17 SW Fraser Pendleton, Oregon 97801	10019
Douglas Consumer Credit Counseling 1685 W. Harvard Roseburg, Oregon 97470	10014
Emmanuel Christian Counseling Ctr. 570 Lawrence, Suite 104 Eugene, Oregon 97401	10007
Family Financial Planners, Inc. 2154 N.E. Broadway, #120 Portland, Oregon 97232	10011

Pawnbrokers

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1989 — 13

City	Name and Address	License No.
Central Point	Gorden's Pawnbroker 327 E. Pine 97502	P-248
Grants Pass	Trader's Pawn, Inc. 120 SW "M" Street 97526	P-249
Keizer	Dan's Pawnshop 3800 River Rd. N. 97303	P-250
Klamath Falls	Gregory J. Cheyne 2437 South 6th St. 97601	P-242
Medford	Medford Pawn, Ltd. 131 W. Main Street 97501	P-244
	The Trading Emporium, Inc. 909 S. Riverside 97501	P-251
Portland	Agee's Diamond Loan and Broker's Co. 299 S.W. Alder Street 97204	P-235
	82nd Ave. Pawn Shop 10309 S.E. 82nd 97266	P-246
	Flynn D. Case dba All That Glitters Loan and Jewelry Manufacturing 515 S.W. 3rd St. 97204	P-255
	Flynn D. Case dba All That Glitters Loan & Jewelry Manufacturing 12200 S.E. Division 97236	P-257
	H & B Jewelry & Loan Company 526 S.W. Third Avenue 97204	P-226
Salem	Star Exchange Loan Office 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop 3820 Silvertown Road N.E. 97303	P-230

SURRENDERED PAWNBROKER LICENSEES

Location	Name	License No.	Date
3690 Franklin Blvd. Eugene, Oregon 97403	Russel D. Peltzer dba A A Ace Buyers	P-254	Apr. 6, 1989
308 SW Alder Portland, Oregon 97204	Pacific Gold, Inc.	P-256	Dec. 12, 1989

NEW PAWNBROKERS LICENSEES

Location	Name	Licence No.	Date
300 SW Alder Portland, Oregon 97204	Pacific Gold, Inc.	P-256	Feb. 6, 1989
1220 SE Division Portland, Oregon 97246	Flynn D. Case dba All That Glitters Loan & Jewelry Manufacturing	P-257	Aug. 18, 1989

SUMMARY OF ANNUAL REPORTS
December 31, 1989

Analysis of Loans	Number Loans	Aggregate Amount of Loans
Total loans outstanding at beginning of year	35,101	\$ 2,379,695
Loans made during the year	<u>144,663</u>	<u>\$ 9,287,814</u>
Totals	179,764	\$11,667,509
Loans cancelled during the year:		
Redeemed (Loans collected)	117,067	\$ 8,045,455
Forfeited	23,492	890,243
Charged off as loss	<u>125</u>	<u>4,615</u>
Total loans cancelled	<u>140,684</u>	<u>\$ 8,940,313</u>
Total loans outstanding at close of year	<u>39,080</u>	<u>\$ 2,727,196</u>
Total interest charges collected on pledge loans during the year	117,067	\$ 905,480



Sale of Checks

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

<i>Name of Company</i>	<i>Date of License</i>
Travelers Express Company, Inc. Minneapolis, Minnesota	Aug. 16, 1965
American Express Travel Related Services Company, Inc. New York, New York	Sep. 2, 1965
Republic Money Orders, Inc. Dallas, Texas	Aug. 11, 1966
The Circle K Convenience Stores, Inc. El Paso, Texas	Aug. 25, 1969
Citicorp New York, New York	Sep. 18, 1973
BankAmerica Corporation San Francisco, California	Oct. 1, 1973
Rosauer's Super Markets, Inc. Spokane, Washington	Dec. 18, 1974
Barclays Bank International Ltd. London, England	May 19, 1977
Thomas Cook, Inc. New York, New York	Jan. 28, 1980
Travellers Cheque Associates Limited Brighton, England	Jan. 17, 1984
Continental Pioneer, Inc. Salem, Oregon	Sep. 5, 1986
Comdata Network, Inc. Brentwood, Tennessee	Oct. 23, 1986
Citicorp Services, Inc. Chicago, Illinois	Feb. 20, 1987
Waremart, Inc. Boise, Idaho	Sep. 30, 1988
Western Union Financial Services, Inc. Upper Saddle River, New Jersey	Nov. 8, 1989

SALE OF CHECKS ACT — CHANGES

<i>Change of Address:</i>	<i>Date of Change</i>
Comdata Network, Inc. 5301 Maryland Way Brentwood, Tennessee 37027	Nov. 10, 1989

SALE OF CHECKS ACT — NEW LICENSEES

<i>Name of Company</i>	<i>Date of License</i>
Western Union Financial Services, Inc. One Lake Street Upper Saddle River, New Jersey 07458	Nov. 8, 1989

Savings and Loans

ALPHABETICAL LIST OF SAVINGS AND LOAN ASSOCIATIONS

<i>Name</i>	<i>City</i>	<i>Page</i>
First Western Savings Association (Nevada) dba Metropolitan Savings Association	Portland	94
Liberty Savings and Loan Association	Eugene	93
Treasure-Land Savings and Loan Association	Ontario	93
Williamsburg Savings Bank	Newport	93

**LIBERTY SAVINGS AND LOAN ASSOCIATION,
EUGENE**

(Name changed 8/31/85 from Central Oregon S&L)
Incorporated November 20, 1978

Main Branch

899 Pearl Street
P.O. Box 10348
Eugene, OR 97440
Tel. 344-5424

Robert Fenstermacher	CEO
Lester Bradley	Vice-President
Dallas Merchant	Treasurer, CFO, Secretary

Bend Branch

671 Greenwood
Bend, Oregon 97708
Tel. 389-9800

Grants Pass Branch

660 SE 7th Street
Grants Pass, Oregon 97526
Tel. 479-8383

North Medford Branch

1000 Biddle Road
Medford, Oregon 97504
Tel. 779-1150

Portland Branch

700 Multnomah
Portland, Oregon 97232
Tel. 231-4370

Sunriver Branch

57100 Mall Drive
Sunriver, Oregon 97707
Tel. 593-1171

Directors

Robert Fenstermacher, Chairman	Gary Pape Randy Pape
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Paul Reynolds Charles Shotts Al Wright
--

**TREASURE-LAND SAVINGS AND LOAN
ASSOCIATION, ONTARIO**

Incorporated May 10, 1978

Main Branch

728 SW Fourth Avenue
Ontario, Oregon 97914
Tel. 889-8606 Fax 889-7481

Cherie Skogerboe	President/Treasurer
William E. Love	Secretary

Directors

Robert Bobosky, Chairman	William E. Love	William Wyse
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FOREIGN ASSOCIATIONS

(Head Office located outside of Oregon)

WILLIAMSBURG SAVINGS BANK, NEWPORT

Incorporated August 15, 1974 (Utah)
Authorized in Oregon June 4, 1984

Main Branch

307 SW Coast Highway
Newport, Oregon 97365
Tel. 265-6644

Randy Tesch	Executive Vice President
William B. Martin	Senior Vice President
Brent P. Wallace	Vice President/Controller
Dan C. Milano	Vice President
Paul Evans	Vice President

Albany Branch

228 West 5th Street
Albany, Oregon 97321
Tel. 926-6212

Coos Bay Branch

185 North 4th Street
Coos Bay, Oregon 97420
Tel. 269-9700

Eugene Branch

2021 River Road
Eugene, Oregon 97404
Tel. 689-2351

Lebanon Branch

1020 Main Street
Lebanon, Oregon 97355
Tel. 259-1261

Lincoln City Branch

4741 SW Highway 101
Lincoln City, Oregon 97367
Tel. 996-2143

McMinnville Branch

1431 North Highway 99 West
McMinnville, Oregon 97128
Tel. 472-9505

Silverton Branch

265 C Street
Silverton, Oregon 97381
Tel. 873-6387

Springfield Branch

1570 Mohawk Blvd.
Springfield, Oregon 97477
Tel. 726-1300

Stayton Branch

1089 North First Street
Stayton, Oregon 97383
Tel. 769-7111

Tillamook Branch

411 Pacific Avenue
Tillamook, Oregon 97141
Tel. 842-5581

Woodburn Branch

1539 Mt. Hood Avenue
Woodburn, Oregon 97071
Tel. 982-2223

Directors

Rex S. Keeler

*Karl L. Meyer
Peter K. Ringger*

*Frank Suitter
Brent Wallace*

**FIRST WESTERN SAVINGS AND ASSOCIATION dba
METROPOLITAN SAVINGS ASSOCIATION,
PORTLAND**

Incorporated May 22, 1952 (Nevada)
Authorized in Oregon April 21, 1987

Main Branch

435 S.W. Fifth Avenue
Portland, Oregon 97204
Tel. 226-1300

Raymond J. Gregor

**President/Chief Operating Officer
Executive Vice President**

Lu Ann Beadle

Eugene Branch

44 West Broadway
Eugene, Oregon 97404
Tel. 485-1300

Directors

*Raymond L. Gregor,
Chairman
Frank N. Bender
Howard W. Cannon*

*J. Kell Houssels, Jr.
Herbert W. Marache, Jr.
Paul E. Moller*

*Charles L. Ruthe
R. G. Taylor
Roger S. Trounday*

STATE REGULATED SAVINGS AND LOAN ASSOCIATIONS

Listed by Cities, Showing Total Assets and Savings Accounts

As of December 31, 1989

(000's omitted)

Domestic Institutions (Head Office located in Oregon)

Name and Location		Total Assets		% of Change	Savings Accounts		% of Change
		12/31/88	12/31/89		12/31/88	12/31/89	
Eugene	Liberty Savings and Loan Association	\$108,655	117,638	8.27	\$ 89,217	99,501	11.53
Ontario	Treasure-Land Savings and Loan Association	15,445	16,526	7.00	11,819	10,951	(7.34)
Totals - State Associations		\$124,100	134,164	8.98	\$101,036	110,452	9.32

Foreign Institutions (Head Office located outside of Oregon)

Newport	Williamsburg Savings Bank	\$145,796	132,094	(9.4)	\$145,618	131,924	(9.40)
Portland	First Western Savings Association (Nevada) dba						
	Metropolitan Savings Association	71,541	115,748	61.79	71,541	115,748	61.79
Totals - Foreign Associations		\$217,337	274,842	26.46	\$217,159	247,672	14.05
Totals - State and Foreign Associations		\$341,437	382,006	11.88	318,195	358,124	12.55

BRANCHES RELOCATED

From:

Liberty Savings and Loan
Association
Portland Branch
4445 SW Barbur Boulevard
Portland, Oregon 97204

To:

Liberty Savings and Loan Association
Portland Branch
700 Multnomah
Portland, Oregon 97232

Effective Date

July 26, 1989

BRANCHES CLOSED

Association

Liberty Savings and Loan
Association

Office Name

Barnett Road Branch

City

Medford

Closed

Dec. 31, 1989

Special Qualifications

INSTITUTIONS AUTHORIZED TO PARTICIPATE IN SPECIAL QUALIFICATIONS

Number Authorized as of December 31, 1989 — 31

The foreign associations or extranational banking corporations listed below are qualified to take, acquire, hold and enforce notes secured by real estate mortgages or trust deeds and make commitments to purchase such notes (ORS 705.500).

Participating Institutions

Location

Authorization Date*

American Diversified Savings Bank	Cost Mesa, CA	Jul. 2, 1989
American Savings and Loan Association	Irvine, CA	Nov. 24, 1989
American Savings Bank, FSB	White Plains, NJ	May 28, 1989
Apple Bank for Savings	New York, NY	Dec. 2, 1989
Beneficial Mutual Savings Bank	Philadelphia, PA	Apr. 16, 1989
Boston Safe Deposit and Trust Company	Boston, MA	Jan. 11, 1989
Cascade Savings and Loan Association	Everett, WA	Jun. 30, 1989
Commercial Bank of San Francisco	San Francisco, CA	Feb. 1, 1989
Diversified Securities Bank, Ltd.	Montserrat, West Indies	Jan. 13, 1989
Emigrant Savings Bank	New York, NY	Jun. 22, 1989
Empire of America Realty Credit Corporation	Buffalo, NY	Aug. 1, 1989
First Interstate Bank of California	Los Angeles, CA	Nov. 7, 1989
German Town Savings Bank	Bala Cynwyd, PA	Apr. 27, 1989
Great Western Savings Bank	Bellevue, WA	Feb. 5, 1989
Interfirst Federal Savings Bank	Ypsilanti, MI	Jun. 27, 1989
Long Term Credit Bank of Japan	Los Angeles, CA	Jul. 27, 1989
Manufacturers Hanover Trust Co.	New York, NY	Apr. 7, 1989
Meritor Savings Bank	Montgomery County, PA	May 8, 1989
Metropolitan Federal Savings and Loan of Seattle	Seattle, WA	Feb. 9, 1989
Morgan Guaranty Trust Company of New York	New York, NY	Jan. 9, 1989
National Savings Bank of the City of Albany	Albany, NY	Jun. 22, 1989
Pioneer Federal Savings Bank	Honolulu, HI	Dec. 16, 1989
Puget Sound Savings Bank	Seattle, WA	Dec. 23, 1989
Rochester Community Savings Bank	Rochester, NY	Oct. 21, 1989
The Bowery Savings Bank	New York, NY	Feb. 19, 1989
The Lincoln Savings Bank	New York, NY	Jun. 16, 1989
The Manhattan Savings Bank	New York, NY	Mar. 16, 1989
The Provident Savings Bank	Jersey City, NJ	Apr. 27, 1989
Transohio Savings Bank	Cleveland, OH	Jan. 7, 1989
Washington Federal Savings & Loan Assoc.	Seattle, WA	Apr. 20, 1989
Washington Mutual Savings Bank	Seattle, WA	Jul. 7, 1989

* Valid for one year; must be renewed annually.

SPECIAL QUALIFICATIONS — NEWLY AUTHORIZED

<i>Name and Address</i>	<i>Authorization Date</i>
Boston Safe Deposit and Trust Company Boston, MA	Jan. 11, 1989
Diversified Securities Bank, Ltd. Montserrat, West Indies	Jan. 13, 1989
Morgan Guaranty Trust Company of New York New York, NY	Jan. 9, 1989
Commercial Bank of San Francisco San Francisco, CA	Feb. 1, 1989
Interfirst Federal Savings Bank Ypsilante, MI	Jun. 27, 1989
Cascade Savings and Loan Association Everett, WA	Jun. 30, 1989
Long Term Credit Bank of Japan Los Angeles, CA	Jul. 27, 1989

SPECIAL QUALIFICATIONS — AUTHORIZATION EXPIRED

<i>Name and Address</i>	<i>Expiration Date</i>
Sears Savings Bank Glendale, CA	Jan. 27, 1989
Consolidated Capital Income Trust Emeryville, CA	May 8, 1989
Gibraltar Savings, FA Bellevue, WA	Jun. 20, 1989
Chase Federal Savings and Loan Association Miami, FL	Nov. 4, 1989
First Federal Savings Bank Rapid City, SD	Nov. 10, 1989

SPECIAL QUALIFICATIONS — MERGERS/NAME CHANGES/PURCHASES

Philadelphia Savings Fund Society, Philadelphia, PA changed to Meritor Savings Bank, Montgomery County, PA.
National Savings Bank of the City of Albany, to National Savings Bank of Albany

Trusts

CAPITAL TRUST COMPANY, PORTLAND

Authorized November 30, 1906

4380 SW Macadam, Suite 450

Portland, Oregon 97201

Tel: 228-2300 Fax: 228-1724

Ralph C. Rittenour, Jr.	CEO/Managing Director
Charles J. Swindells	President/Managing Director
Carol A. Ream	Exec. Vice President
Stephen C. Brink	Vice President
Randall P. Lert	Vice President
Leroy J. Lundy	Vice President/Secretary
Marvin D. Vukovich	Vice President/Treasurer/Controller

Directors

Ralph C. Rittenour, Jr., Chairman	Stephen C. Brink Carol Ream	Charles J. Swindells
--------------------------------------	--------------------------------	----------------------

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980

1301 S.W. Fifth Ave., P.O. Box 1350

Portland, Oregon 97207

Tel: 222-3600 Fax: 243-2928

J. Jerry Inskeep, Jr.	Chief Exec. Officer
James F. Rippey	President
George L. Hanseth	Vice President

Directors

J. Jerry Inskeep, Jr., Chairman	Wayne R. Erickson George L. Hanseth	John A. Kemp James F. Rippey
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KEY TRUST COMPANY OF THE NORTHWEST, PORTLAND

Authorized February 1, 1988

1211 S.W. 5th, Suite 500

Portland, Oregon 97204

Tel: 790-7650 Fax: 790-7687

Robert Nokes	President
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PACIFIC NORTHWEST TRUST COMPANY, PORTLAND

Authorized June 24, 1981

121 S.W. Morrison, Suite 1450

Portland, OR 97204

Tel: 295-6974 Fax: 295-2939

Rick Meigs	President
Cheryl Burgermeister	Vice President/Comptroller
Judy Hereim	Vice President/Administration
Brenda Miller	Operations Manager

Directors

James E. Crabbe, Chairman	Richard Huson Richard J. Meigs	Cheryl Burgermeister Craig Stuvland
------------------------------	-----------------------------------	--

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979

421 S.W. Sixth Avenue

Portland, Oregon 97204

Tel: 224-4444 Fax: 224-0926

Gary D. Putnam	President
James E. Thomas	Vice President
James T. Walter	Vice President
Richard L. Ferreira	Cashier

Directors

Donald L. Tisdell, Chairman	Gary D. Putnam Richard L. Ferreira	A. J. Rawlinson James E. Thomas
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ANNUAL REPORT OF TRUST ASSETS

As of December 31, 1989

15 Institutions Reporting *

All amounts expressed in thousands
(000's omitted)
Amount

Noninterest Bearing Deposits (Own Institution)		\$ 2,232
Noninterest Bearing Deposits (Other Institution)		-0-
Interest Bearing Deposits (Own Institution)		709,319
Interest Bearing Deposits (Other Institution)		15,026
US Government & Agency Obligations		1,091,776
State, County & Municipal Obligations		453,559
Money Market Mutual Funds		660,475
Other Short Term Obligations		374,916
Other Notes & Bonds		523,028
Common & Preferred Stocks		1,954,455
Real Estate Mortgages		74,369
Real Estate		184,166
Miscellaneous Assets		801,282
Total Discretionary Assets	14,641 accounts	\$ 6,844,603
Total Non-Discretionary Assets	19,319 accounts	\$ 15,904,031
Total Assets	33,960 accounts	\$ 22,748,634

* The Bank of California, N.A., Portland not included. Information was not available at time of publication.

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

<i>Date of Authorization</i>	<i>Name of Bank or Savings & Loan and Location</i>
Sep. 16, 1968	Western Bank, Coos Bay
Apr. 2, 1987	Bank of Commerce, Milton-Freewater
Sep. 9, 1982	Benj. Franklin Federal Savings & Loan, Portland
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, N.A., Portland
Nov. 7, 1986	Key Bank of Oregon, Portland
Jun. 9, 1914	Security Pacific Bank Oregon, Portland
Aug. 5, 1983	West One Bank, Oregon, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
Apr. 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Bank, N.A., Salem

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS (ORS 713)

<i>State</i>	<i>City</i>	<i>Name of Bank</i>	
Georgia	Atlanta	The Prudential Bank and Trust Company	
Hawaii	Honolulu	Pioneer Federal Savings Bank	Jan. 6, 1989
Idaho	Fruitland	Treasure Valley Bank	
Rhode Island	Providence	Old Stone Bank of Washington	
Washington	Bellevue	Great Western Bank, a Savings Bank dba Great Western Mortgage Company	May 1, 1989
Washington	Seattle	Washington Mutual Savings Bank	



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Department of Insurance and Finance
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Salem, OR 97310

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